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EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1980

Highlights of Studies on
Prevalence Characteristics
and Costs



PAY RESEARCH BUREAU

Public Service Staff Relations Board

CANADA



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EMPLOYEE BENEFITS
AND
WORKING CONDITIONS
CANADA 1980

Highlights of Studies on
Prevalence Characteristics
and Costs



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PAY RESEARCH BUREAU
Public Service Staff Relations Board

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CANADA





Cette publication existe également en français

FOREWORD

This publication, the fifth of its kind, has been prepared by the Pay Research Bureau. It presents for general readership highlights of studies on the incidence, characteristics and expenditures pertaining to employee benefits and working conditions undertaken by the Bureau in January 1980.

Every two years since 1961, the Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. Detailed information based on survey results is published in a series of four reports entitled "Benefits and Working Conditions 1980" Volumes 1 to 4. These reports are made available to the officials concerned with determining benefits and working conditions in the Public Service. They are also distributed to officials in the survey organizations. In preparing this report, the Bureau has attempted to fulfill a need for more public data on benefits and working conditions, a need reflected in the many requests it receives and in public discussions.

Every attempt has been made over the years to maintain stability in both the size and composition of the survey sample. However, this has not always been possible. Many organizations included in the original sample no longer exist, or are unable to comply with the Bureau's request for information. Hence, adjustments had to be made in 1980 and during previous surveys to retain a sample representative of Canadian industry. Because of the variance in the sample composition, in addition to the fact that the nature of the benefits themselves have evolved over the years, trend data are not presented in this report.

Bureau officers would be pleased to respond to inquiries pertaining to the interpretation of information found in this or any other Bureau publication. Our mailing address and telephone number will be found on page 166, Appendix A of this report.

The Pay Research Bureau wishes to acknowledge the continued co-operation from officials of participant organizations. Their time and efforts are recognized and appreciated as significantly contributing to the quality of the data.

This survey was conducted by staff of the Operations Branch, J.T. Cunningham, Director. The report was prepared by Gaétane Bluteau and Gilles Laroche with graphics by Jacques Benoit and was supervised by Colleen Henderson under the direction of W.K. Derragh.

March 1981

R.C. Des Lauriers
Director General

EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1980

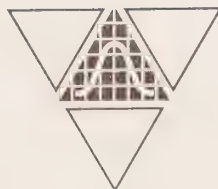
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PART I

INTRODUCTION



1.0 INTRODUCTION

1.1 THE PAY RESEARCH BUREAU

The Pay Research Bureau is a component of the Public Service Staff Relations Board. It is charged with gathering information in respect of rates of pay, employee earnings, conditions of employment and related practices prevailing inside and outside the Public Service. Detail reports which result from surveys conducted by the Bureau are usually distributed in confidence and only to appropriate senior officials of government, of organizations representing federal government employees and of organizations participating in the survey. For a more detailed description of the work of the Bureau the reader may refer to Appendix A of this report.

1.2 THE BENEFITS AND WORKING CONDITIONS SURVEY

Since 1961 the Pay Research Bureau has conducted a biennial field survey of selected employee benefits and working conditions in Canada. The survey sample is comprised of establishments representative of a specified number of industries. Industries covered are mining; manufacturing; transportation; communications and public utilities; trade; finance and insurance; service; and public administration. Excluded are the primary products and the construction industries. In developing the sample, establishment size and geographic location were taken into account, to ensure that survey coverage maintained a reasonable relationship to the labour force involved in the industries covered.

Data pertaining to the cost of benefits applies to employer/employee expenditures in the organizations surveyed. This year for the first time, the reader can compare employee expenditure data for the present survey with that for the 1978 survey and thus evaluate variations in expenditures for these two years.

The full survey results are published in four volumes: Volume one deals with the incidence and characteristics of benefits in industrial organizations; Volume two identifies costs incurred in the provision of these benefits; while Volumes 3 & 4 provide similar information based on separate Provincial and Municipal government samples. The effective date of the survey is January 1, 1980. However it should be noted that expenditure data refers to expenditures incurred in 1979 or the fiscal year which most closely coincides with the calendar year.

This report highlights for the general reader the 1980 survey findings. Narrative introductions define the scope of each benefit or working condition; graphs are included for rapid visual comprehension and tabular data are inserted for more detailed study.

1.3 SAMPLE

In 1967 the survey sample was developed in association with Statistics Canada to provide a continuing source of representative information for the evaluation of benefits and working conditions in Canada for use in the compensation setting process by the federal government. Surveys prior to 1967 were conducted on various sample and employment bases.

The sources of employment selected as a base for the sample was the Canada Department of Labour's Wage Rate Survey as of October 1, 1966. The Wage Rate Survey was designed to gather information from all establishments in selected industries with at least twenty employees in any one month of the year. Establishments in each of eleven industry groups were arranged in descending order of total number of employees. From these listings the first 75 per cent of the employees with their corresponding establishments were retained for purposes of selecting a sample.

The establishments in the sample were chosen initially from the eleven industry groups in proportion to the size of each industry with a minimum representation of eight establishments in each industry group. Included in the sample design was a method of substitution to ensure appropriate regional distribution and replacement of firms unable to participate. Consequently the sample of 180 establishments remained relatively stable from 1967 to 1973. In 1976, while the basic sample was unchanged, the number of establishments reporting in the industrial survey sample was reduced by approximately 19%. This was primarily due to the deletion from the sample of eighteen establishments which had previously reported a very small percentage of observations and the inability of another seventeen establishments to participate in the 1976 survey, for which only one substitution was made.

The Bureau undertook, prior to the 1978 survey, a review of the basic industrial sample in order to effect substitutions for the companies who were unable to participate in 1976 and to adjust the industrial representativeness of the sample, in order to reflect the industrial breakdown revealed in Labour Canada's 1976 Survey of Working Conditions in Canadian Industry. This review resulted in an increase in the sample from 146 establishments after the 1976 survey to 170 establishments prior to the 1978 survey. However, twelve establishments declined to participate resulting in an industrial sample of 158 establishments for the 1978 survey.

1.4 SURVEY PROCEDURES

Following the 1976 survey, action was taken to put into place a computerized data retrieval system that would provide both speed and flexibility in the editing and processing of survey data. Developmental work was undertaken in 1977 and a system was in place prior to the January 1, 1978 survey. For some time the need for a more efficient word processing system has been recognized, in order that the Bureau might have the capability of simultaneously producing reports in both official languages. Consequently, following the 1980 survey, a computerized word processing unit was put into place to facilitate the input and retrieval of the narrative portions of the report.

Two questionnaires are prepared for survey participants, the Incidence and Characteristics questionnaire and the Expenditure questionnaire. Both were sent to participating organizations approximately two to three weeks in advance of scheduled interviews by Bureau officers to enable participants to familiarize themselves with the incidence and characteristics questions and to complete the expenditure questionnaire prior to the interview.

Briefing sessions are held prior to the beginning of the survey, providing Bureau officers with comprehensive explanations on the nature of each benefit to be surveyed. Practical exercises are also undertaken to insure consistency and exactness of data. Field survey work then commences and, after three days of interviews, officers meet to discuss any problems encountered and to work out common approaches to these difficulties. Officers then travel across the country, working individually, but maintaining contact with the Bureau for co-ordination of interviews and to ensure any technical difficulties are resolved with consistency.

Every effort is taken to ensure the accuracy of survey data. Completed questionnaires are edited by officers in the Benefits section and apparent anomalies or discrepancies are discussed with the officer who completed the return. A further check of survey responses against benefit plan documentation provided by participating companies is undertaken and also against responses provided in previous surveys. If difficulties remain, a telephone discussion with company officials is sometimes necessary. Data are transferred to the computer by means of punched cards. The edit runs based on this information, the calculations, and final computer print-outs of the tables are analysed minutely at all stages before publication.

1.5 EMPLOYEE CATEGORIES

Survey respondents are asked to submit incidence and characteristics information for three employee categories, namely, management/professional, office and non-office. Expenditure data, however, is collected on the basis of office and non-office categories with management/professional employees being included in the office group. These groups of employees are used for weighting purposes throughout the survey. If benefits differ for certain employees within a particular category in an establishment, the data applying to the majority is identified. In most instances, the overall benefit plans do not vary significantly between major groups.

Incidence and Characteristics data presented in Part II of this report refer to the following number of establishments and employees:

Category	Establishments	Employees
Management/Professional	171	67,328
Office	171	79,412
Non-Office	159	124,335

For the expenditure data presented in Part III of this report, the following number of establishments provided information:

Category	Establishments	Employees
Office	151	131,786
Non-Office	138	110,221

1.6 STATISTICAL PRESENTATION

Data are presented as percentages of management/professional, office and non-office employment. For incidence and characteristics data, employment is defined as the number of full-time employees in the establishment as at January 1, 1980. In the case of expenditures, however, employment is defined as being the average number of full time employees present during the twelve month reporting period. In effect, the percentages shown refer to the number of establishments weighted by the number of employees. For conditions that are generally applicable such as, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employment that actually receives the benefit; for other conditions such as shift differentials, which do not apply to all employees, this inference should not be drawn.

Each benefit section is introduced by a brief narrative explanation on the nature of the benefit, followed by prevalence data and information pertaining to the characteristic of the benefit.

Characteristics information is presented in one of two ways. Normally, characteristics data are presented only for those establishments answering the prevalence question in a positive manner. However, certain characteristics data reflect percentages which are based not on the original prevalence but on the incidence of a particular characteristic. Where this occurs a full explanation is provided.

Cost data are presented in terms of mean employer/employee expenditures calculated on the basis of percentages of straight-time payroll and dollars per employee. Further information of an interpretative nature with respect to costs is located at the beginning of Part III.

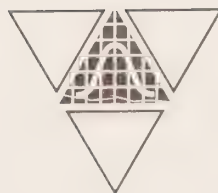
SUMMARY OF INCIDENCE

Incidence	Management Professional	Office	Non-Office
(% of employees covered)			
Group Life Insurance and Related Plans	99.3	98.9	95.5
Provincial Health Care	100.0	100.0	100.0
Supplementary Health Insurance Plans	98.1	95.3	90.0
Dental Care Plans	67.6	59.9	60.6
Group Legal Insurance	.3	1.2	1.7
Group Automobile Insurance	13.1	9.0	5.4
Group Homeowner's Insurance	.5	.0	.0
Liability Insurance	58.0	43.8	44.6
Formal Paid Sick Leave Plans	89.2	82.4	41.5
Sickness Indemnity Insurance Plans	1.0	1.5	40.5
Combined Formal Paid Sick Leave and Sickness Indemnity Plans	8.9	14.4	12.8
Long-Term Disability Plans	91.9	77.2	64.5
Retirement Savings Plans	100.0	99.7	93.5
Paid Holidays	94.2	100.0	100.0
Paid Vacations	94.2	100.0	100.0
Paid Rest Periods	67.7	75.6	83.2
Paid Jury and Witness Duty	100.0	99.8	98.7
Time-off for Union Business	20.9	53.3	86.9
Hours of Work	100.0	100.0	100.0
Overtime Compensation	46.7	98.6	99.8
Shift-work Compensation	25.5	67.0	95.9
Call-back Pay	17.3	51.8	89.0
Stand-by Pay	15.9	24.5	19.4
Pay for Regularly Scheduled Weekend Work	6.1	19.3	3.2
Severance Pay Plans and Retirement Allowances	41.6	39.8	26.0
Health and Safety	63.8	68.8	89.4
Continuing Part-time Employees*	1,429	7,948	12,717

* Number of employees

PART II

PREVALENCE AND CHARACTERISTICS



2.1

GROUP LIFE INSURANCE AND RELATED PLANS

- GROUP LIFE INSURANCE
- ACCIDENTAL DEATH AND DISMEMBERMENT

2.1. GROUP LIFE INSURANCE AND RELATED PLANS

2.1.1 GROUP LIFE INSURANCE PLANS(1)

Group life insurance plans provide life insurance coverage of a pre-determined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. The amount of cash settlement is most often expressed as a percentage of salary or a fixed dollar amount. Other formulae base coverage on factors such as age, sex, marital status and number of dependents.

There are a wide variety of group life plans available. Some plans offer employees the option of increasing the amount of coverage under a supplementary provision of the plan. Dependents life insurance may also be available under the basic plan or as a supplementary option. Still other plans offer protection against permanent disability. In the event of permanent disability, premiums may be waived with the insurance remaining in effect or alternatively, the policy amount or a reduced amount may be paid either as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

A total of 172 establishments in the industrial sample supplied information for this survey. Of this number, 169 establishments, representing a total employee population of 263,984, reported positively on the availability of group life insurance coverage for employees. However, these employees do not all avail themselves of these benefits. In many instances, participation in a group life insurance plan is not a mandatory condition of employment. The following table presents information on the incidence of group life insurance benefit plans broken down by the three major employee categories.

INCIDENCE OF GROUP LIFE INSURANCE BENEFITS PLANS

Incidence	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Plan provided	99.3	98.7	95.5
Plan not provided	.7	1.3	4.5

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 2, pages 22 to 27.

EMPLOYER'S CONTRIBUTIONS

Of the establishments reporting that group life insurance was "provided" as shown in the previous table, more than 50% indicated that 100% of the cost was borne by the employer. Approximately 18% indicated that costs were shared equally by both employer and employee and 16 employers or 9.5% reported that they paid all of the premium up to a given amount of the coverage after which they shared the cost of coverage over and above this amount with the employee or did not contribute any further. The following table presents details of employer contributions. Percentages refer only to employees covered under "plan provided" as indicated in the preceding tabulation.

EMPLOYER'S CONTRIBUTION TO GROUP LIFE INSURANCE

Percentage of contribution	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Under 50%	6.8	5.5	5.5
50%	26.1	26.2	15.7
51 to 99%	13.0	7.3	11.8
100%	42.0	48.0	54.4
Variable	8.7	10.6	11.5
No contribution	3.4	2.4	1.1

FORMULAE FOR COVERAGE

Survey investigation showed that a majority of employees are covered by plans where the insured amount is identified as a percentage of salary. A variety of formulae were found to exist, details of which are provided below broken down by employee categories.

FORMULAE FOR COVERAGE - PERCENTAGES OF EMPLOYEES COVERED

Formulae for coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Uniform amount	5.4	10.3	37.7
Percentage of salary	59.9	60.9	38.8
Choice of above formula	5.4	3.6	1.3
Varies by salary grade	1.2	1.8	2.3
Varies by age	8.6	1.6	1.3
Varies by number of dependents	13.1	11.4	12.8
Varies by marital status	.1	.6	.5
Varies by service	2.9	2.4	.6
Varies by combination of above	3.0	5.8	1.4
Other formulae	.4	1.4	3.3

In many group life plans where the insured amount is identified as a percentage of salary, the plan also identifies a maximum dollar amount payable. As can be seen in the following table, 30% and 25% of the employees in the management/professional and office categories respectively were members of plans which did not specify a maximum insured amount and more than 15% of these two categories of employees have maximum coverage between \$215,000 and \$300,000. In the non-office group, a uniform insured amount was found to be most prevalent.

MAXIMUM COVERAGE UNDER BASIC PLAN

Maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$10,000 to \$25,000	5.2	5.5	7.6
\$30,000 to \$44,000	.2	.4	2.2
\$50,000	1.0	4.5	3.0
\$55,000 to \$70,000	9.7	5.8	1.5
\$75,000 to \$93,000	5.0	5.6	2.3
\$100,000	5.4	3.4	5.8
\$105,000 to \$147,000	9.8	5.7	1.6
\$150,000	4.9	11.5	6.0
\$160,000 to \$200,000	3.3	4.0	2.7
\$215,000 to \$300,000	16.3	17.0	4.7
\$350,000 to \$500,000	4.2	1.5	.4
No maximum specified	29.6	24.6	24.6
N/A, uniform amount	5.4	10.5	37.6

The following tables identify the benefit amounts payable under the "uniform amount" and "percentage of salary" formulae. Note: The percentage of employees covered refers only to employees covered by such formulae.

UNIFORM AMOUNT

Details - Uniform amount only	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$1,000 to \$4,000	15.5	24.0	10.9
\$5,000	67.9	14.9	4.6
\$7,000 to \$9,000	2.8	4.3	11.5
\$10,000	.4	30.8	21.9
\$11,000 to \$13,000	9.2	17.0	18.1
\$15,000	.3	2.9	2.5
\$16,000 to \$21,000	.7	.0	26.2
\$25,000 to \$35,000	3.2	6.1	4.3

PERCENTAGE OF SALARY

Details - Percentage of salary only	Management/ Professional	Office	Non-Office
(% of employees covered)			
100%	43.9	50.9	40.2
110% to 160%	6.9	10.6	21.3
200%	24.8	18.6	23.9
250%	4.5	3.3	5.4
300%	7.6	4.2	6.7
Choice of percentages	9.7	10.7	2.4
Variable percentage	2.6	1.7	.1

SUPPLEMENTARY GROUP LIFE INSURANCE

In some group life insurance plans, provisions exist whereby an employee has the option of supplementing the insured amount available under the basic plan. Of all the establishments providing group life insurance, survey statistics showed that 47.9% had supplementary provisions for employees in the management/professional category while 41.7% and 28.0% stated that this additional provision was available to employees in the office and non-office categories respectively. The following table depicts the extent of the employer's contributions toward supplementary group life. Percentages refer only to those establishments having supplementary provisions.

EMPLOYER'S CONTRIBUTION TO SUPPLEMENTARY GROUP LIFE INSURANCE

Employer's Contribution	Management/ Professional	Office	Non-Office
(% of employees covered)			
10% to 43%	18.2	15.0	11.9
50%	15.2	5.5	3.4
54% to 75%	.7	1.2	.0
100%	.9	1.2	2.9
Variable percentage	3.3	4.1	6.1
No contribution	61.7	73.0	75.7

DEPENDENTS' LIFE INSURANCE

Survey investigation showed that in a few instances, employee's dependents were also provided with life insurance coverage. This coverage could be obtained under the basic plan or as a supplementary provision. Details are presented on the following page.

DEPENDENTS' LIFE INSURANCE

Insurance offered	Management/ Professional	Office	Non-Office
(% of employees covered)			
Under the basic plan	10.7	12.8	10.1
As an optional supplement	18.0	16.6	10.9
N/A, no dependents' insurance	71.3	70.6	79.0

PROTECTION IN THE EVENT OF DISABILITY

In the event of permanent disability, an employee's premium payment is often waived and the insurance coverage remains in effect until age 65 or the normal retirement age. Alternatively, the policy amount or another reduced amount may be paid either in a lump sum or in instalments. Such provisions under group life insurance are separate and distinct from disability coverage under long term disability plans. The following information depicts the nature of disability provisions. Percentages refer to all employees covered by group life insurance plans.

DISABILITY PROVISION

Type of provisions	Management/ Professional	Office	Non-Office
(% of employees covered)			
Lump sum payment; policy amount	.5	1.2	4.2
Payment in instalments; policy amount	.6	1.3	5.3
Choice of one of the above possibilities	4.0	6.7	2.3
Premiums waived	51.2	40.7	34.9
Other provisions	1.5	1.5	9.2
No disability coverage under Group Life	42.2	48.6	44.1

POST-RETIREMENT LIFE INSURANCE

On retirement, an employee may continue to receive life insurance coverage, which provides primarily a flat dollar amount or an amount which decreases each year until a minimum amount is attained or until coverage ceases, or a fixed percentage of pre-retirement coverage.

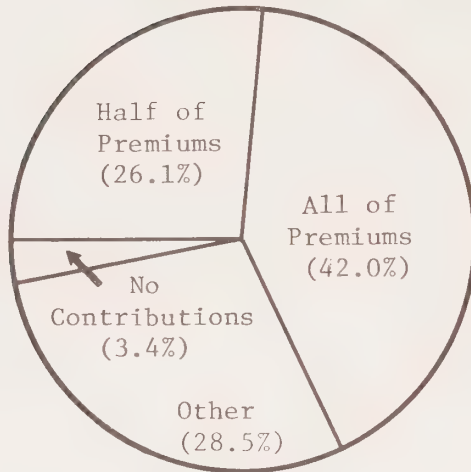
Almost 70% of the establishments included in the survey offer coverage to their employees in the form of post-retirement life insurance. Of the percentage reporting that they offer such life insurance, more than 80% of the employees do not have to pay the premiums; either the employer pays 100% of premiums or this form of life insurance is funded under the basic plan as "paid up" insurance.

EMPLOYER'S CONTRIBUTION TO POST-RETIREMENT LIFE INSURANCE

Type of contribution	Management/ Professional	Office	Non-Office
	(% of employees covered)		
48% to 60%	2.5	3.6	1.2
100%	53.7	54.1	65.2
Variable percentage	9.9	11.1	2.6
Funded under basic group life as "paid up" insurance	31.8	30.4	30.3
No employer contribution	2.1	.8	.7

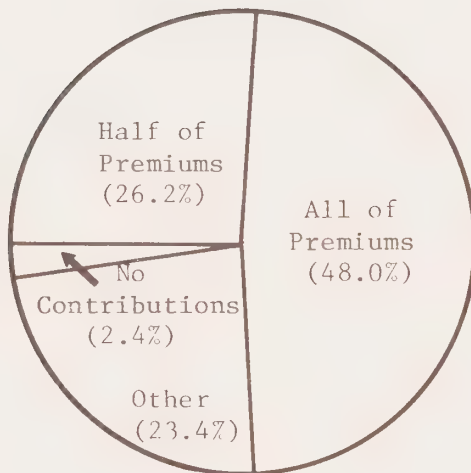
GROUP LIFE INSURANCE EMPLOYER CONTRIBUTIONS 1980

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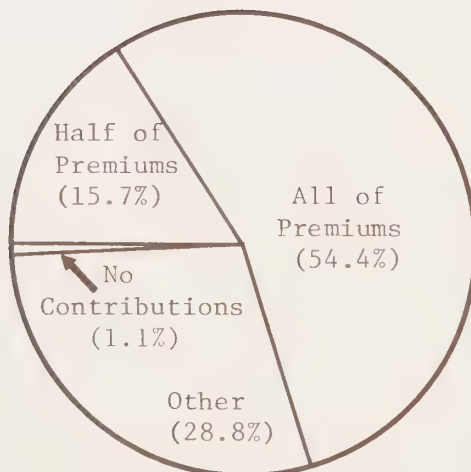
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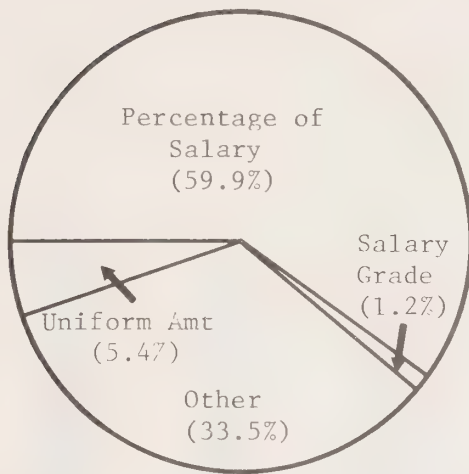
NON-OFFICE

GROUP LIFE INSURANCE

FORMULAE FOR COVERAGE 1980

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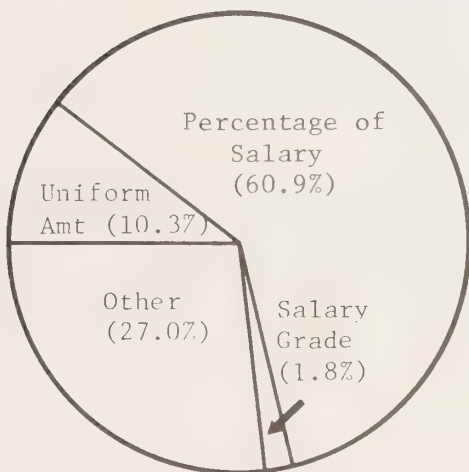
EMPLOYEES



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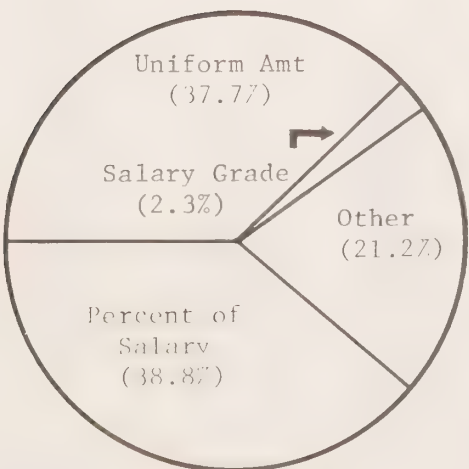
EMPLOYEES



OFFICE

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EMPLOYEES

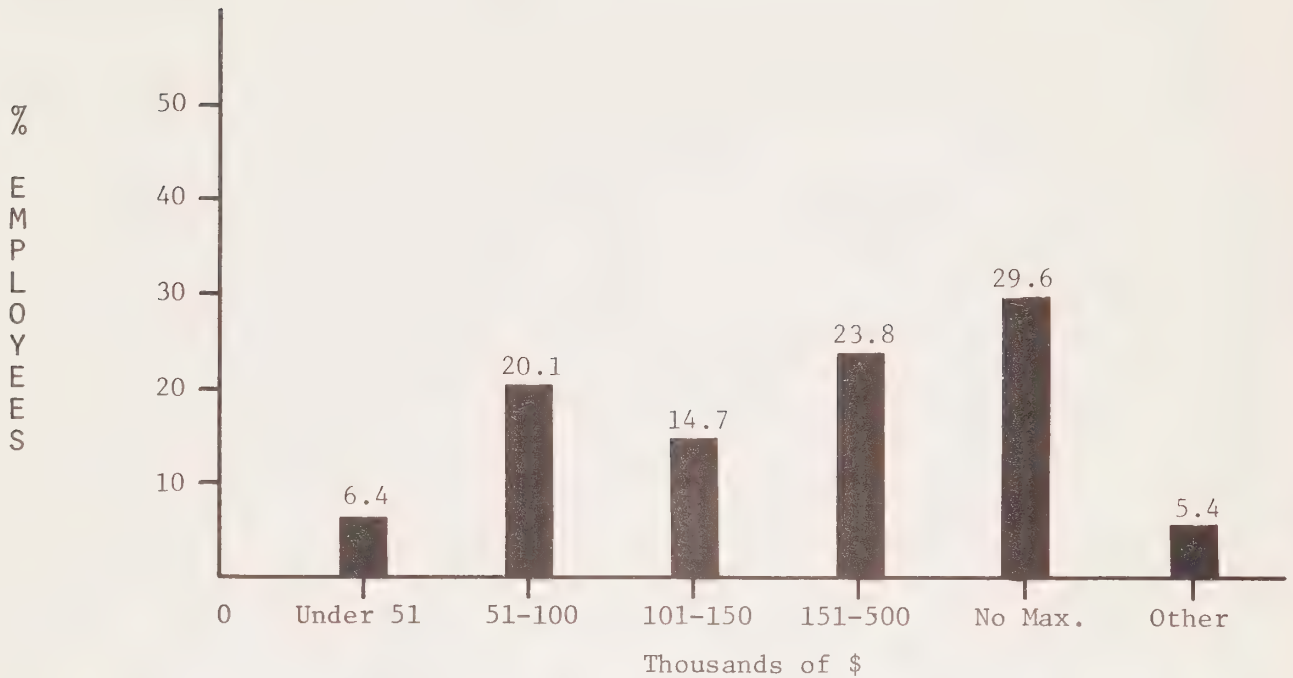


NON-OFFICE

GROUP LIFE INSURANCE

MAXIMUM COVERAGE - PRINCIPAL PLAN 1980

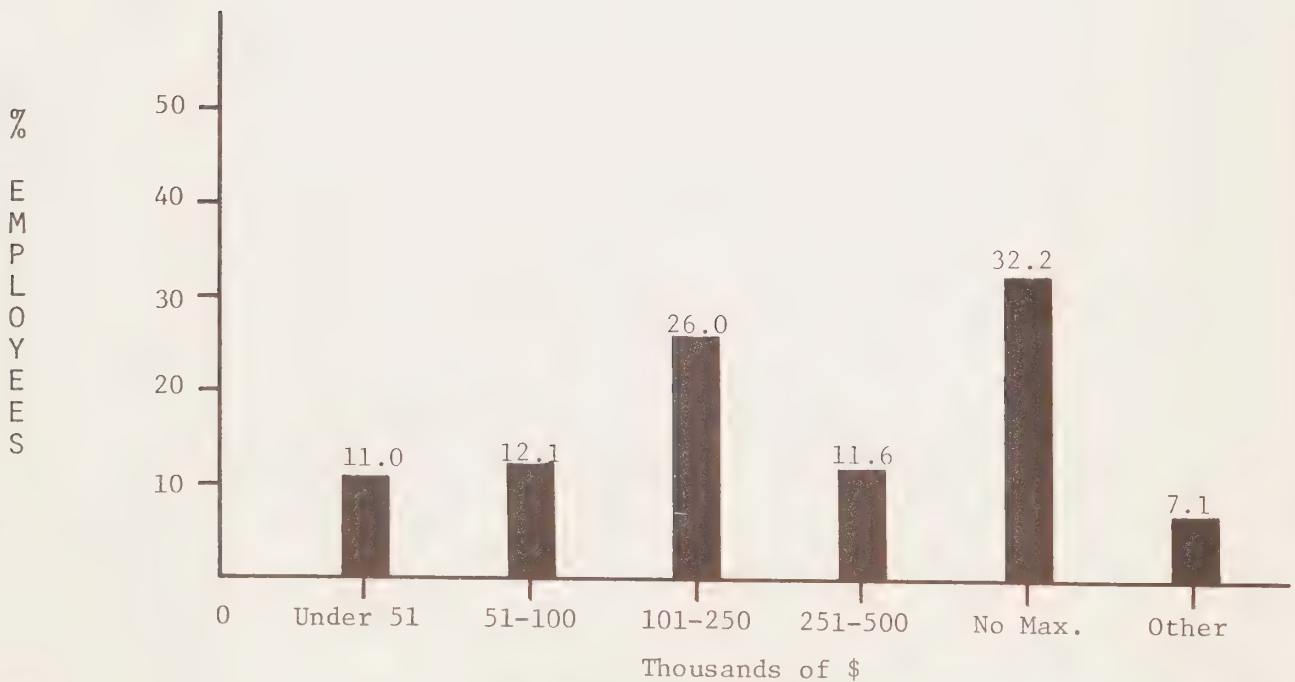
MANAGEMENT/PROFESSIONAL



Graph depicts information based on all establishments reporting Group Life

MAXIMUM COVERAGE - SUPPLEMENTARY GROUP LIFE 1980

MANAGEMENT/PROFESSIONAL

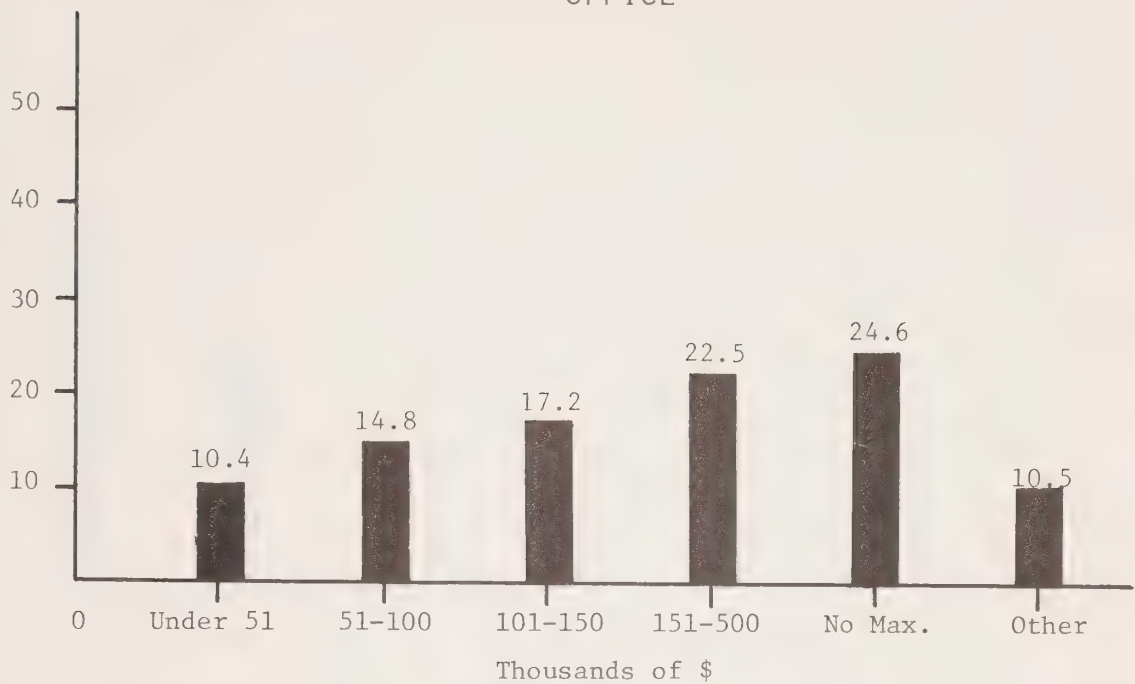


Graph depicts information based on establishments providing Supplementar Group Life

GROUP LIFE INSURANCE

MAXIMUM COVERAGE - PRINCIPAL PLAN 1980

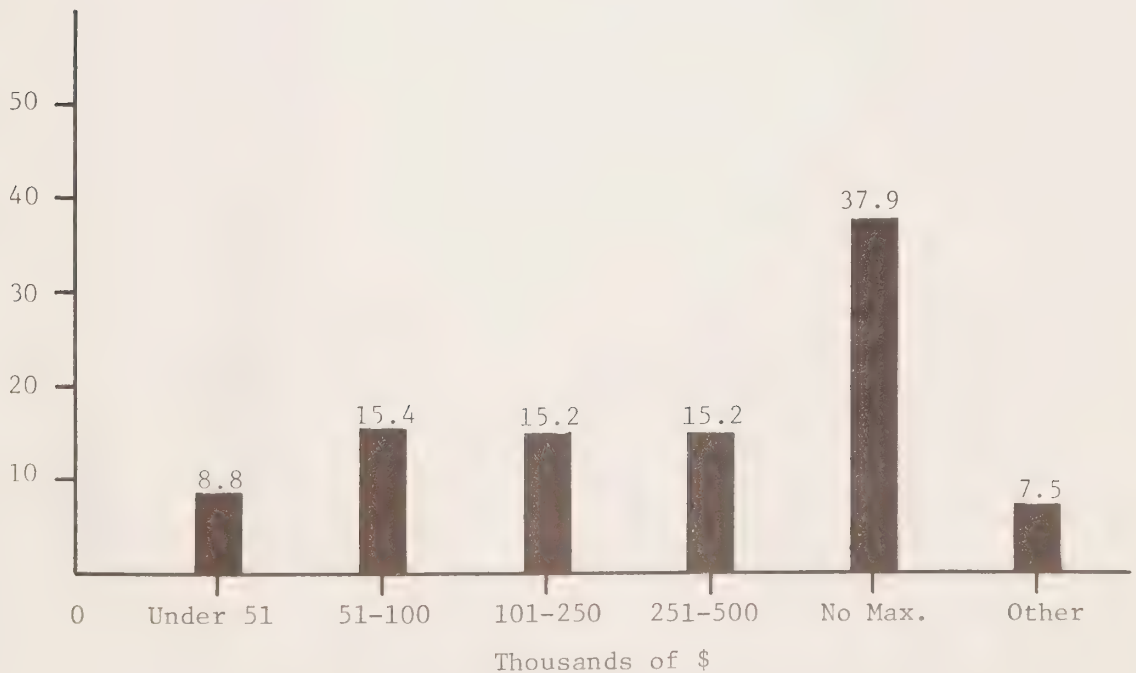
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Graph depicts information on all establishments reporting Group Life

MAXIMUM COVERAGE - SUPPLEMENTARY GROUP LIFE 1980

OFFICE

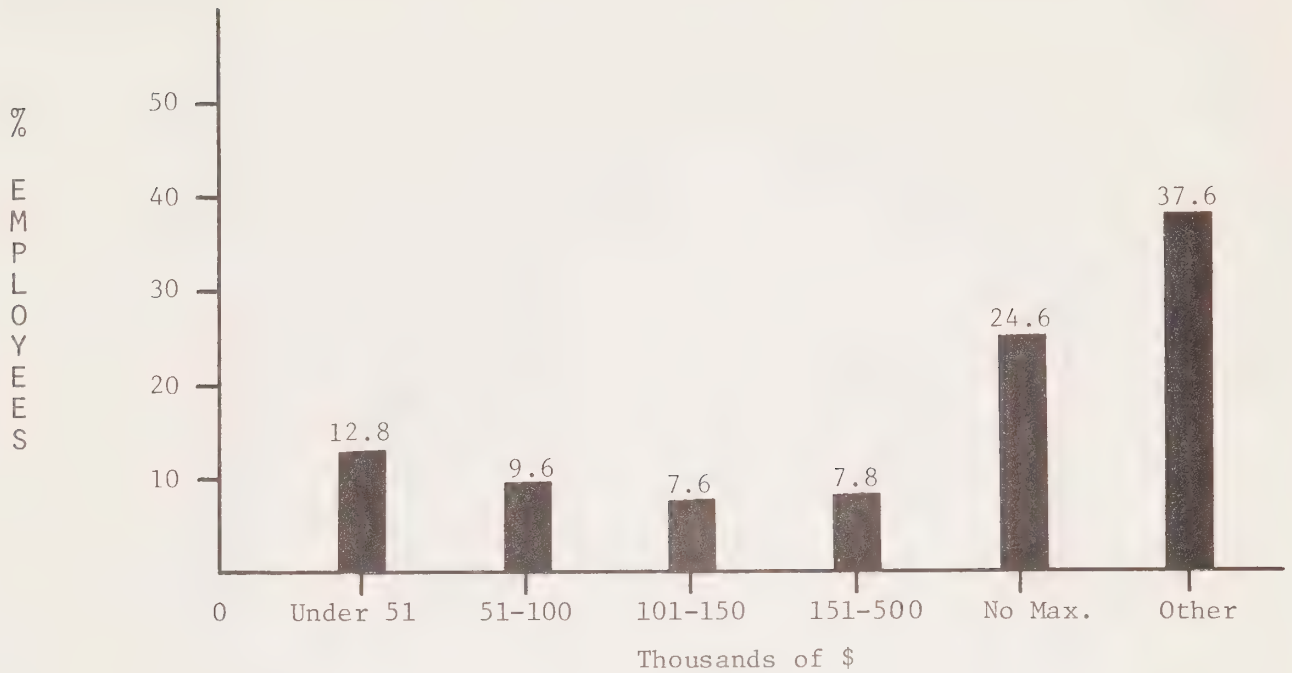


Graph depicts information based on establishments providing Supplementary Group Life

GROUP LIFE INSURANCE

MAXIMUM COVERAGE - PRINCIPAL PLAN 1980

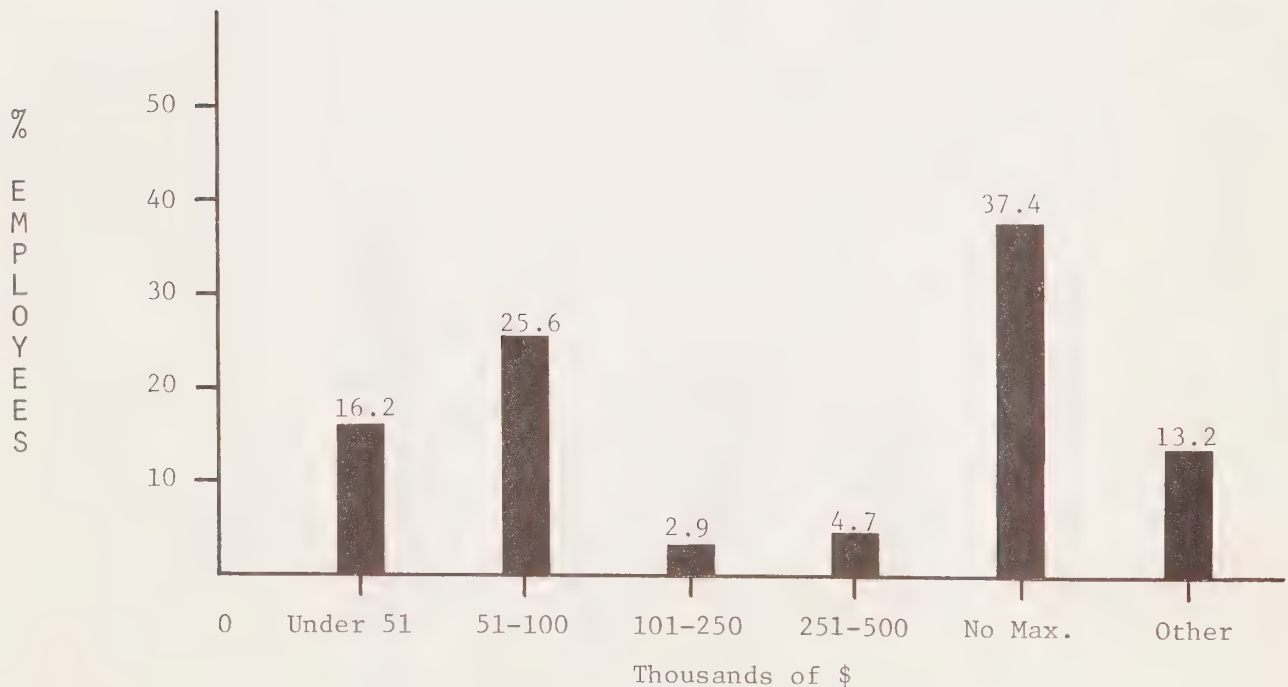
NON-OFFICE



Graph depicts information based on all establishments reporting Group Life

MAXIMUM COVERAGE - SUPPLEMENTARY GROUP LIFE 1980

NON-OFFICE



Graph depicts information based on establishments providing Supplementary Group Life

2.1.2 ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE(1)

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. The policy amount is paid to the beneficiary or the employee's estate if the employee dies as a result of an accident. If the employee loses a limb or his eyesight as the result of an accident, a percentage of the basic amount is paid. This insurance may be integrated into the basic group life plan or may be a separate plan.

The following two tables indicate the incidence of this benefit and employer's contribution for the three employee categories.

INCIDENCE IN PERCENTAGE OF EMPLOYEES

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Plan provided	56.6	52.7	61.5
Plan not provided	43.4	47.3	38.5

EMPLOYER'S CONTRIBUTION TO ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Employer's contribution	Management/ Professional	Office	Non-Office
(% of employees covered)			
20% to 45%	1.6	2.2	.5
50%	11.2	9.7	4.7
54% to 90%	2.1	2.7	6.2
100%	63.1	53.2	72.8
Variable percentage	4.1	6.5	4.7
No contribution	17.9	25.7	11.1

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 4, pages 35 to 37.

Survey responses indicated that several formulae exist to determine the level of benefit receivable under accidental death and dismemberment plans. Presented below are the percentages of employees covered under each type of formula and details pertaining to the level of benefit available under the most common formulae.

FORMULAE FOR COVERAGE IN THE EVENT OF ACCIDENTAL DEATH

Type of Coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Uniform amount	17.8	19.7	48.1
Percentage of salary	56.9	50.3	35.1
Varies by salary grade	4.2	4.2	4.4
Unit purchase	19.3	21.9	10.0
Varies by marital status	1.0	3.6	2.2
Other formulae	.8	.3	.2

Details - Uniform* amount only	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$2,030 to \$4,000	.1	.2	7.6
\$5,000 to \$10,000	18.5	28.0	27.8
\$11,000 to \$20,000	30.8	22.6	58.3
\$21,000 to \$50,000	7.5	25.2	4.1
\$60,000 to \$125,000	43.1	24.0	2.2

* Percentages are based on the incidence found on the preceding table.

Details - Percentage of salary only*	Management/ Professional	Office	Non-Office
(% of employees covered)			
55% to 80%	1.7	.3	8.4
100%	15.4	21.2	9.5
125% to 150%	7.7	13.3	35.4
200%	21.3	24.5	17.9
250%	11.4	4.9	1.6
300%	30.8	15.2	19.0
1,000%	2.8	7.5	.2
Choice of percentages	2.0	7.6	2.8
Variable percentage	6.9	5.5	5.2

MAXIMUM UNDER BASIC PLAN

Maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$7,000 to \$50,000	8.8	8.8	6.7
\$55,000 to \$93,000	4.8	5.8	4.1
\$100,000	12.9	15.0	11.9
\$120,000 to \$125,000	5.7	.3	.0
\$150,000	8.1	16.2	5.1
\$188,000 to \$250,000	16.7	19.0	3.7
\$300,000	3.3	3.2	3.2
\$500,000	.1	.0	.2
No maximum specified	21.8	11.9	16.9
N/A, uniform amount	17.8	19.8	48.2

* Percentages are based on the incidence found on page 27.

PERCENTAGE OF ACCIDENTAL DEATH BENEFIT PAID
IN THE EVENT OF THE LOSS OF ONE LIMB

Percentage	Management/ Professional	Office	Non-Office
	(% of employees covered)		
20%	.0	.9	.2
25%	.6	.2	2.9
50%	53.3	56.8	72.0
67%	3.4	2.4	2.6
75%	40.7	36.0	18.5
100%	2.0	3.7	3.8

2.2

HEALTH INSURANCE PLANS

- PROVINCIAL HEALTH CARE
- SUPPLEMENTARY HEALTH INSURANCE PLANS
- DENTAL CARE PLANS

2.2 HEALTH INSURANCE PLANS

2.2.1 PROVINCIAL HEALTH CARE(1)

Basic health care is provided for through a system of provincial government plans under a joint Federal/Provincial cost sharing agreement. All provinces are required to maintain certain minimum standards in health services i.e. comprehensive coverage, universality, portability, accessibility and non-profit administration by a public agency.

There are various methods of funding utilized by the provinces. Six provinces (Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland) finance their plan indirectly i.e. from general tax revenue whereas Quebec levies direct employer taxes and indirect employee taxes. Three provinces (British Columbia, Alberta and Ontario) finance their plans directly, by levying the following monthly premiums:

Monthly Premium	Individual	Family
Ontario	\$20.00	\$40.00
Alberta	\$7.65	\$15.30
British Columbia	\$7.50	\$15.00 to \$18.75

The survey data show the prevalence of provincial health care to be 100%; this merely reflects the fact that since all ten provinces now have health care plans, this benefit is universal. Data following, however, are based only on the three provinces having direct financing, that is British Columbia, Alberta and Ontario = 100%.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 6, pages 44 and 45.

PROVINCIAL HEALTH CARE - 1980

Employer Contributions Toward <u>Individual</u> Premium	Management/ Professional	Office	Non-Office
(% of employees covered)			
Alberta			
- 50%	14.9	19.0	14.1
- 51%	.1	.2	.0
- 100%	.5	.7	1.6
- No Employer Contribution	.0	.0	.9
British Columbia			
- 50%	12.5	8.6	4.9
- 70 to 75%	.0	.6	2.0
- 100%	4.2	4.1	10.0
- No Employer Contribution	.2	.1	.1
Ontario			
- less than 50%	5.0	12.5	4.1
- 50%	4.8	1.3	1.2
- 53 to 75%	18.3	13.4	3.4
- 77 to 85%	11.2	4.3	4.2
- 100%	25.3	29.7	49.9
- No Employer Contribution	3.0	5.5	3.6

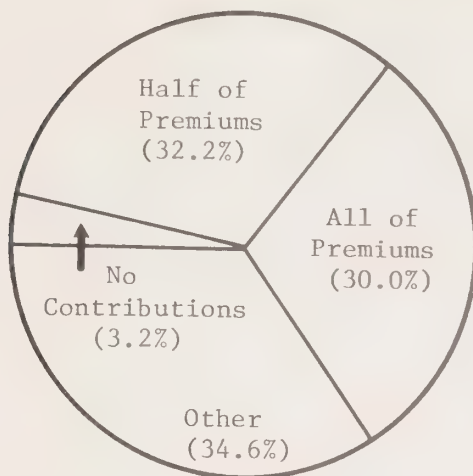
PROVINCIAL HEALTH CARE - 1980

Employer Contributions Toward <u>Family</u> Premium	Management/ Professional	Office	Non-Office
(% of employees covered)			
Alberta			
- 45%	.1	.2	.0
- 50%	14.9	19.0	14.1
- 100%	.5	.7	1.6
- No Employer Contribution	.0	.0	.9
British Columbia			
- 50%	12.5	8.6	4.9
- 70%	.0	.0	.2
- 75%	.0	.5	1.8
- 100%	4.2	4.1	10.0
- No Employer Contribution	.2	.1	.1
Ontario			
- less than 50%	5.7	13.9	4.3
- 50%	4.8	1.6	1.2
- 53 to 67%	15.7	8.7	2.6
- 75%	1.9	3.0	1.8
- 77 to 85%	11.2	4.3	4.2
- 100%	25.3	29.8	48.7
- No Employer Contribution	3.0	5.5	3.6

PROVINCIAL HEALTH CARE

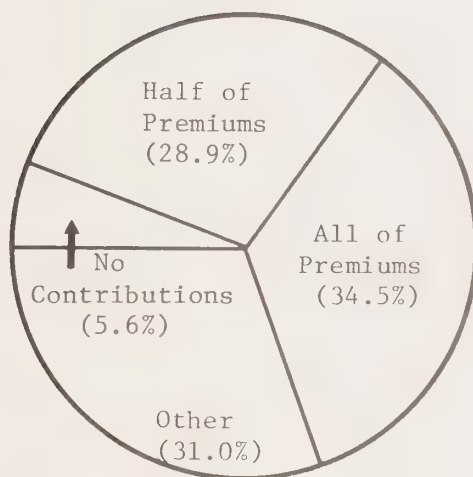
EMPLOYER CONTRIBUTIONS TOWARDS INDIVIDUAL PREMIUM

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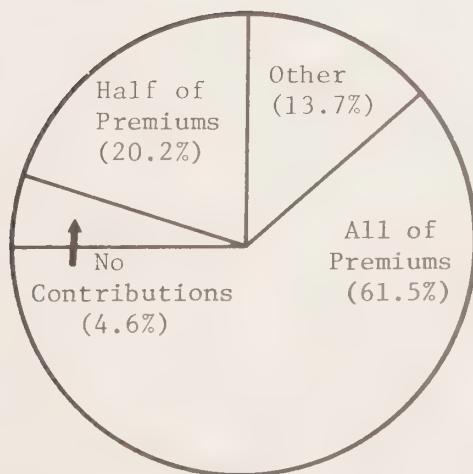
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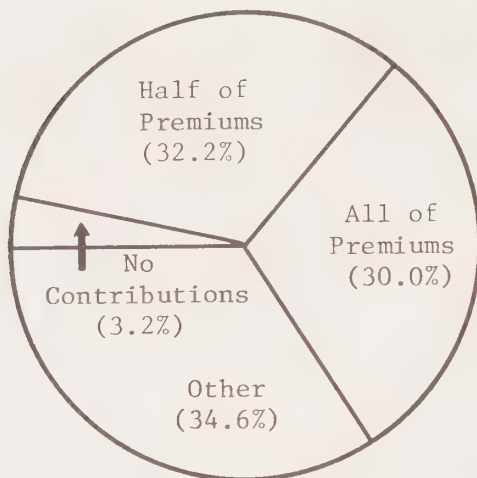


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PROVINCIAL HEALTH CARE

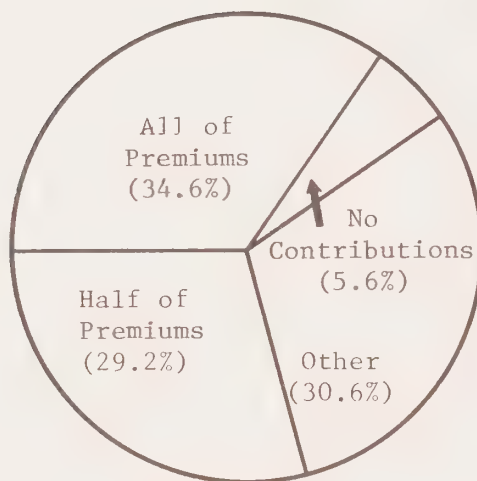
EMPLOYER CONTRIBUTIONS TOWARDS FAMILY PREMIUMS

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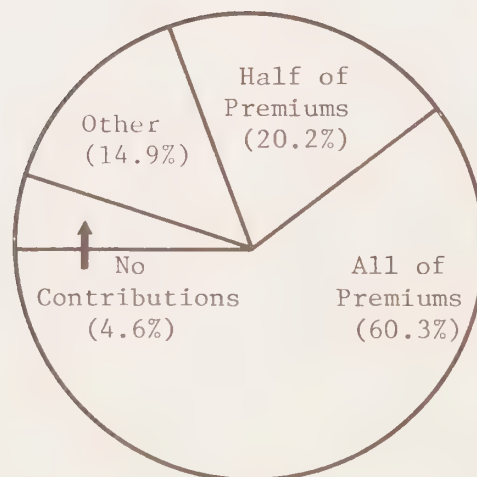
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NON-OFFICE

2.2.2 SUPPLEMENTARY HEALTH INSURANCE PLANS(1)

The level of benefit provided under provincial health plans is almost uniform across Canada. The basic philosophy is to provide to all citizens coverage against the cost of medical services which are rendered by a physician, surgeon or qualified health professional and which are considered to be medically required. However, protection for medical and hospital attention not within the scope of the applicable provincial health care plans may be required.

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of any amount in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. In other instances, some plans may specify either maximum overall coverage or maximum coverage for specified services.

The graphs and tables which follow list the medical benefits provided and the proportion of employees receiving each benefit. In 1980, 98.1% of employees in the management/professional category, 95.3% in the office category and 90.0% in the non-office category received Supplementary Health Care coverage.

MAJOR MEDICAL SURGICAL PLAN

Benefit Coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
- Physiotherapy	89.2	89.3	74.9
- Chiropractic Treatments	68.5	61.2	65.3
- Osteopathy	52.2	51.8	51.4
- Naturopathy	41.7	42.8	39.1
- Podiatry	58.9	54.7	52.4
- Artificial Limbs	98.3	98.3	91.4
- Ambulance Services	100.0	100.0	94.3
- Private Nursing Services	99.0	98.7	87.0
- Optometry	14.2	19.7	21.3
- Prescription Eyeglasses	14.9	21.1	29.5
- Orthoptic Treatments	21.4	16.6	16.7
- Psychiatry	46.4	47.4	38.4

Data presented above indicate the percent of employees that are covered for the major medical/surgical benefits specified above. It should be noted, however, that some coverage for many of these benefits may also be available under provincially sponsored plans.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 7, pages 48 to 56.

EMPLOYER CONTRIBUTION TO MAJOR MEDICAL/SURGICAL PLANS

Percentage paid by the employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
No Contribution	5.2	9.4	11.7
Less than 50%	3.7	1.6	6.9
50%	27.7	33.3	17.7
53% to 75%	6.9	5.0	2.7
80% to 95%	4.8	.8	4.7
100%	49.6	44.6	42.9
Variable	1.9	3.2	1.3
No major medical/surgical coverage	.2	2.1	12.1

The above table presents information on employer contribution towards the cost of major medical/surgical plans. Percentages refer to the percent of employees in receipt of benefit from the Supplementary Health Insurance Plans and not the total number of employees included in the survey sample.

DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLANS

Deductible	Management/ Professional	Office	Non-Office
(% of employees covered)			
No Deductible	18.3	23.8	25.9
Less than \$25 per individual or per family	9.7	8.8	13.1
\$25 per individual	3.9	.7	.3
\$25 per individual and per family	31.2	24.9	24.3
\$10 to \$20 per individual and \$25 to \$45 per family	9.5	7.7	7.4
\$25 per individual and \$50 to \$75 per family	22.6	28.6	16.6
\$50 per individual and \$100 per family	.1	.1	.3
\$50 to \$99 per individual and per family	3.5	2.6	.0
Other	.4	.7	.0
No major medical/surgical coverage	.2	2.1	12.1
Data not available	.6	.0	.0

The deductible is the annual dollar amount subtracted from the payment of medical costs which must be paid by the insured person.

CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLANS

Percentage of major medical/ surgical expenses paid by plan after deductible is paid	Management/ Professional	Office	Non-Office
(% of employees covered)			
80%	42.7	48.3	31.6
85% to 90%	4.2	6.5	3.3
100%	37.2	34.7	39.5
Other	15.7	8.4	13.5
Major medical/surgical benefits not covered	.2	2.1	12.1

The above table presents information on the co-insurance factor for the major medical/surgical benefits. The co-insurance is the portion of the costs over and above the deductible that is borne jointly by the plan and by the insured person. The most common percentages in force in respect of co-insurance paid by the plan are 80% and 100%.

MAXIMUM COVERAGE PER INDIVIDUAL FOR MAJOR MEDICAL/SURGICAL PLANS

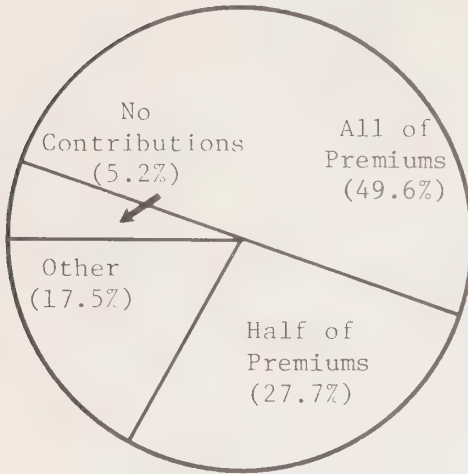
Amount and Type of Maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
No maximum specified	57.4	47.1	45.7
\$50,000 to \$250,000 lifetime maximum	6.7	8.0	3.9
\$5,000 to \$30,000 lifetime maximum	25.5	24.0	24.4
\$5,000 to \$10,000 per illness	.9	3.0	2.0
\$5,000 to \$50,000 per 3 year period	6.9	8.5	7.8
\$5,000 to \$25,000 per year	.7	3.6	2.2
Other	1.7	3.7	1.9
Major medical/surgical benefits not covered	.2	2.1	12.1

The survey data shows that more than three out of four employees who have a specific maximum coverage can have their maximums reinstated after a period of time if certain criteria are met. It should also be noted that less than two employees out of five who have a specific maximum also have a family maximum.

SUPPLEMENTARY HEALTH PLANS

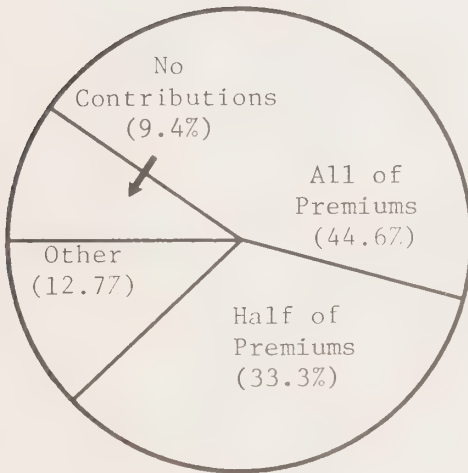
EMPLOYER CONTRIBUTIONS TO MAJOR MEDICAL/SURGICAL PLANS 1980

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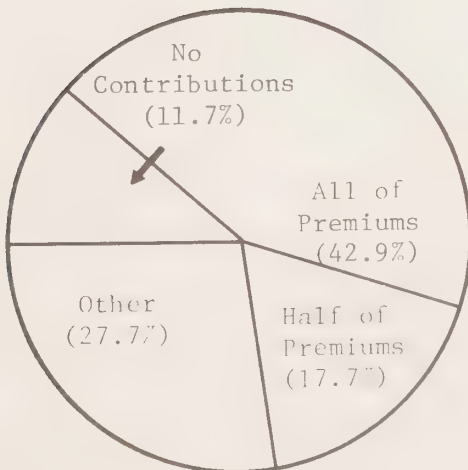
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NON-OFFICE

PRESCRIBED DRUGS

Benefit coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Coverage provided	100.0	98.4	97.8

EMPLOYER CONTRIBUTION TO PRESCRIBED DRUGS

Percentage paid by the employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
Less than 50%	3.7	1.6	8.9
50%	27.3	32.1	16.8
53 to 95%	11.8	5.8	7.5
100%	50.0	46.3	52.1
Variable percentage	1.9	3.2	.9
Other	.6	.0	.0
No employer contribution	4.7	9.4	11.6
Prescribed drugs not covered	.0	1.6	2.2

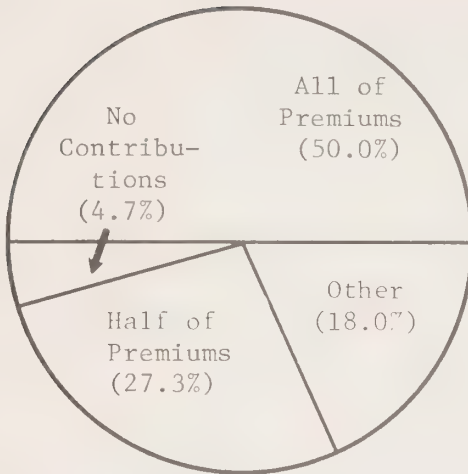
ANNUAL DEDUCTIBLE FOR PRESCRIBED DRUGS PER EMPLOYEE AND PER FAMILY

Deductible	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in deductible for major medical/surgical plan	78.9	73.0	59.7
No deductible for prescribed drugs	16.1	18.4	14.1
\$0.20 to \$1.00 per prescription	4.3	6.0	13.9
\$10 to \$25 per individual and \$10 to \$50 per family	.7	1.0	10.0
Other	.0	.0	.1
Prescribed drugs not covered	.0	1.6	2.2

SUPPLEMENTARY HEALTH PLANS

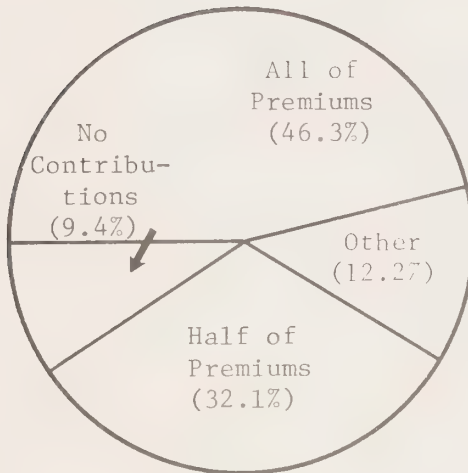
EMPLOYER CONTRIBUTIONS TO PRESCRIBED DRUGS 1980

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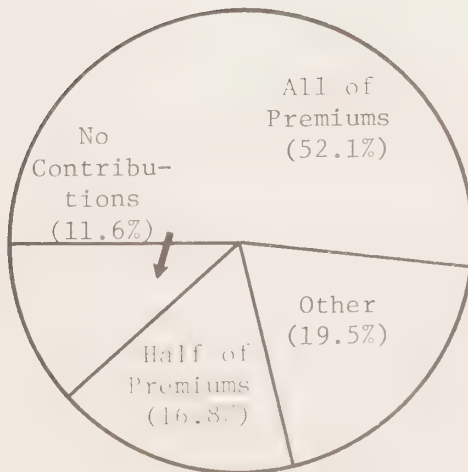
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NON-OFFICE

CO-INSURANCE FOR PRESCRIBED DRUGS

Percentage of prescribed drug expenses paid by the plan after deductible is paid	Management/ Professional	Office	Non-Office
(% of employees covered)			
61% to 70%	1.5	4.6	1.0
71% to 80%	46.9	49.2	30.6
81% to 90%	7.9	6.9	3.4
91% to 100%	42.0	34.7	61.8
Other	1.7	3.0	1.0
Prescribed drugs not covered	.0	1.6	2.2

MAXIMUM COVERAGE PER INDIVIDUAL FOR PRESCRIBED DRUGS

Amount and Type of Maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
No maximum specified	57.3	49.0	60.9
Included in the major medical/ surgical benefits maximum	40.1	47.3	33.9
\$3,000 to \$5,000 per 3 year period	.3	.3	2.7
\$26 to \$50 per year	2.3	1.8	.3
Prescribed drugs not covered	.0	1.6	2.2

HOSPITALIZATION

Benefit Coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Coverage for private or semi-private room provided	100.0	100.0	92.1

EMPLOYER CONTRIBUTION TO HOSPITALIZATION

Percentage paid by the employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
Less than 50%	3.7	1.6	7.4
50%	23.6	31.6	16.4
51% to 95%	7.9	4.6	7.1
100%	51.2	46.1	45.5
Variable percentage	4.1	3.2	.9
No employer contribution	9.5	12.9	14.8
Hospital fees not covered	.0	.0	7.9

ANNUAL DEDUCTIBLE FOR HOSPITALIZATION

Deductible	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in deductible for major medical/surgical plan	23.0	21.7	20.3
No deductible for hospitalization	68.7	71.7	69.2
Other	8.3	6.6	2.6
Hospital fees not covered	.0	.0	7.9

PERCENTAGE OF HOSPITALIZATION EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID

Co-insurance	Management/ Professional	Office	Non-Office
(% of employees covered)			
80% to 100% of semi-private room cost	38.5	42.2	48.7
80% to 100% of semi-private or private room cost	25.8	23.4	27.3
\$7 to \$13 for semi-private room	.3	.6	.0
\$5 to \$50 for private and semi-private room	9.3	7.6	2.6
100% of semi-private room cost and \$4 to \$50 for private room	6.9	4.4	3.0
100% of semi-private room cost and 80% to 90% of private room	18.4	20.2	8.6
Other	.8	1.6	1.9
Hospital fees not covered	.0	.0	7.9

MAXIMUM COVERAGE PER INDIVIDUAL FOR HOSPITALIZATION

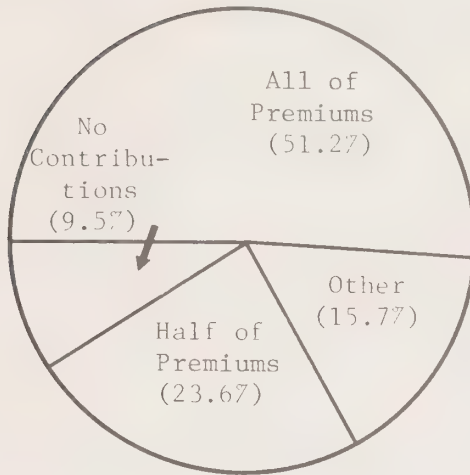
Type of maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
No maximum specified	92.1	93.8	82.1
180 days or less per disability	4.9	1.7	7.7
365 days per disability	.2	.2	.0
730 days per disability	.3	.1	.5
Other	.6	.0	.1
Hospital fees not covered	.0	.0	7.9
Included in the major medical/surgical benefit maximum	1.9	4.2	1.7

SUPPLEMENTARY HEALTH PLANS

EMPLOYER CONTRIBUTIONS TO HOSPITALIZATION 1980

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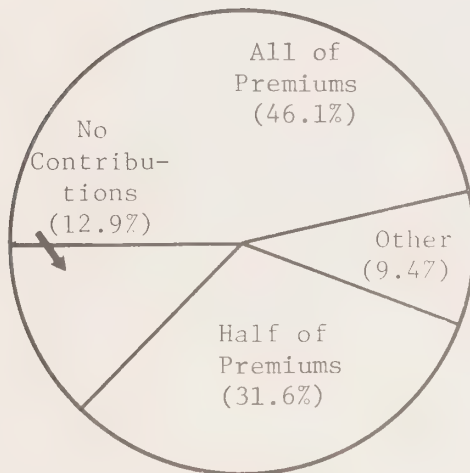
EMPLOYMENT



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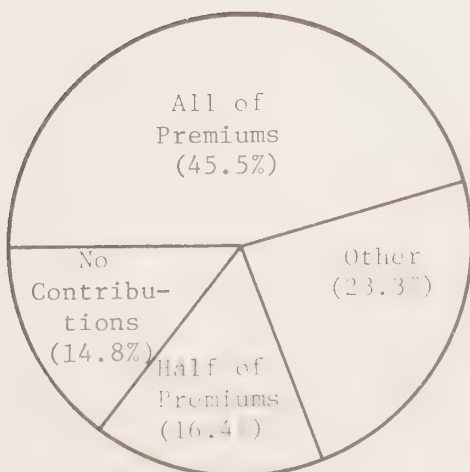
EMPLOYMENT



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EMPLOYMENT



NON-OFFICE

2.2.3 DENTAL CARE INSURANCE PLANS(1)

Dental care insurance provides coverage for dental care such as preventive, restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover dental services required as a result of accidents; in addition, many provinces provide a limited dental care program for children.

The prevalence of dental care insurance as a major employee benefit has increased in recent years. In 1980, survey data revealed that a majority of employees comprising the survey sample are covered in varying degrees by employer sponsored group dental care plans: specifically, 67.6% of employees in the Management/Professional category, 59.9% in the Office category and 60.6% in the Non-Office category have dental care coverage. For all employees having a plan, preventive treatments are covered while restorative treatments are provided to 78.0% of the management/professional employees, 66.9% of the office category and 73.9% of the non-office employees. Orthodontia coverage is provided to 43.7% of the management/professional employees, 39.3% of the office and 46.0% of the non-office employees in establishments having dental care coverage.

PREVENTIVE TREATMENTS COVERAGE

Type of preventive coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
X-rays	100.0	100.0	100.0
Fillings	100.0	100.0	100.0
Oral Surgery	96.7	95.9	89.3
Endodontia	96.2	94.0	86.7
Periodontia	96.2	93.9	85.6
General anesthesia	96.5	98.6	96.9
Other types of preventive treatments	97.6	93.0	96.1

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980" Volume 1, Canada, table 8, pages 57 to 65.

EMPLOYER CONTRIBUTION TO PREVENTIVE TREATMENTS

Percentage paid by employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	23.0	12.9	11.8
54% to 90%	20.5	19.1	10.8
100%	52.8	60.3	74.2
Variable percentage	3.1	4.5	1.2
No employer contribution	.5	1.4	1.9
Data not available	.1	1.8	.1

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR PREVENTIVE CARE

Type of deductible for preventive care	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in deductible for major medical/surgical benefits	7.1	2.1	.1
No deductible	75.3	72.8	84.2
\$25 to \$35 per employee or per family	5.1	4.2	10.0
\$25 per individual	2.3	8.0	.5
\$10 per individual and \$20 per family	.0	.0	3.5
\$25 per individual and \$50 to \$75 per family	3.3	7.9	1.1
\$50 per individual and \$100 per family	.1	.3	.0
Lifetime deductible of \$50 per individual	6.5	4.1	.0
Varies with benefit	.3	.6	.6

PERCENTAGE OF PREVENTIVE CARE EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID

Co-insurance	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	.1	1.0	.1
70% to 75%	11.9	8.9	5.4
80%	25.0	19.0	12.7
85% to 90%	1.3	.9	1.7
100%	46.2	55.1	66.3
Varies with benefit	15.2	14.8	13.8
From 70% after 1 year to 100% after 4 years of participation	.3	.3	.0

MAXIMUM COVERAGE PER INDIVIDUAL FOR PREVENTIVE CARE

Type of maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
No maximum specified	50.9	51.2	54.4
Lifetime maximum of \$10,000	.5	2.0	2.8
\$1,050 to \$2,000 per year	4.9	4.4	2.9
\$1,000 per year	29.8	23.4	14.6
\$250 to \$800 per year	8.5	12.5	24.4
Other	5.4	6.5	.9

RESTORATIVE TREATMENTS COVERAGE

Type of restorative coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Crowns and inlays	98.8	96.8	93.5
Prosthodontia	98.4	97.1	95.8
Other types of restorative treatments	44.0	56.3	55.9

EMPLOYER CONTRIBUTION TO RESTORATIVE CARE

Percentage paid by employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	17.1	9.9	6.4
54% to 90%	12.6	10.7	8.6
100%	45.2	40.3	55.8
Variable percentage	2.5	2.8	1.1
No employer contribution	.5	1.4	1.9
Data not available	.1	1.8	.1
No restorative care coverage	22.0	33.1	26.1

ANNUAL DEDUCTIBLE PER EMPLOYEE AND PER FAMILY FOR RESTORATIVE CARE

Type of deductible for Restorative Care	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in deductible for preventive care	14.3	13.9	14.2
Included in deductible for major medical/surgical benefits	6.9	1.7	.1
No deductible for restorative care	50.9	45.9	53.9
\$25 per individual	.7	.6	.3
\$25 per individual and \$50 per family	2.7	2.9	5.3
\$50 per individual and \$100 per family	2.5	1.9	.1
No restorative care coverage	22.0	33.1	26.1

PERCENTAGE OF RESTORATIVE CARE EXPENSES
PAID BY PLAN AFTER DEDUCTIBLE IS PAID

Co-insurance	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	52.9	40.0	38.7
60% to 75%	1.1	2.2	3.0
80% to 90%	6.6	5.8	17.9
100%	5.3	10.4	10.8
Varies with benefit	11.8	8.2	3.5
From 70% after 1 year to 100% after 4 years of participation	.3	.3	.0
No restorative care coverage	22.0	33.1	26.1

MAXIMUM COVERAGE PER INDIVIDUAL FOR RESTORATIVE CARE

Type of maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
No maximum specified	33.0	26.4	26.3
Included in preventive care maximum	40.9	36.2	41.5
\$1,000 to \$1,500 per year	3.2	3.6	1.0
Other	.9	.7	5.1
No restorative care coverage	22.0	33.1	26.1

ORTHODONTIA

Benefit coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
Orthodontia	43.7	39.3	46.0

EMPLOYER CONTRIBUTION TO ORTHODONTIA

Percentage paid by employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	9.0	6.4	4.1
54% to 80%	10.4	8.7	7.2
100%	23.7	22.4	34.6
Other	.5	1.9	.1
No orthodontia coverage	56.4	60.6	54.0

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR ORTHODONTIA

Type of deductible for Orthodontia	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in deductible for preventive care	5.8	6.9	1.8
Included in deductible for restorative	1.5	2.0	2.7
Included in deductible for major medical/surgical benefit	6.9	1.7	.1
No deductible	28.6	28.2	36.5
Other	.8	.5	4.9
No orthodontia coverage	56.4	60.7	54.0

PERCENTAGE OF ORTHODONTIA EXPENSES PAID
BY PLAN AFTER DEDUCTIBLE IS PAID

Co-insurance	Management/ Professional	Office	Non-Office
(% of employees covered)			
50%	41.7	34.4	44.6
60% to 80%	.9	1.0	1.0
100%	1.1	4.0	.4
No orthodontia coverage	56.3	60.6	54.0

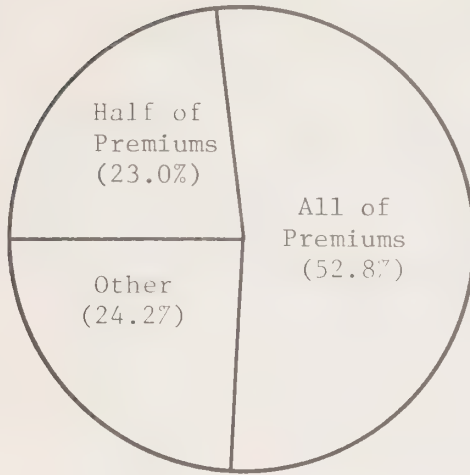
MAXIMUM COVERAGE PER INDIVIDUAL FOR ORTHODONTIA

Type of maximum	Management/ Professional	Office	Non-Office
(% of employees covered)			
Included in amount stated for preventive care	7.5	8.0	2.8
\$750 to \$1,000	1.2	1.4	.1
Lifetime maximum between \$500 and \$850	8.3	12.5	14.3
Lifetime maximum of \$1,000	19.0	13.8	21.1
Lifetime maximum between \$1,250 and \$2,000	2.2	1.5	6.0
Other	.6	2.0	2.9
No maximum	4.8	.0	.0
No orthodontia coverage	56.4	60.8	52.8

DENTAL CARE PLANS

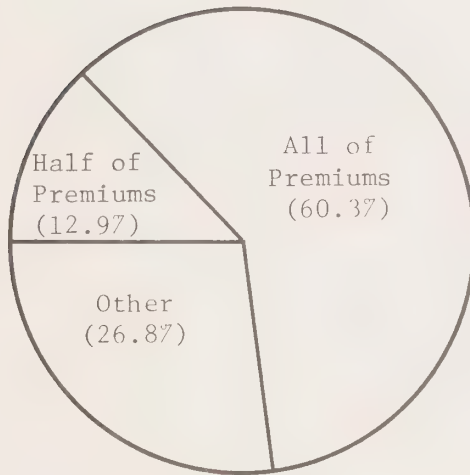
EMPLOYER CONTRIBUTIONS TO PREVENTIVE TREATMENTS 1980

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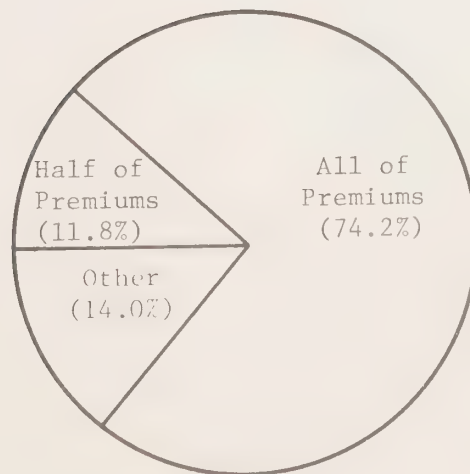
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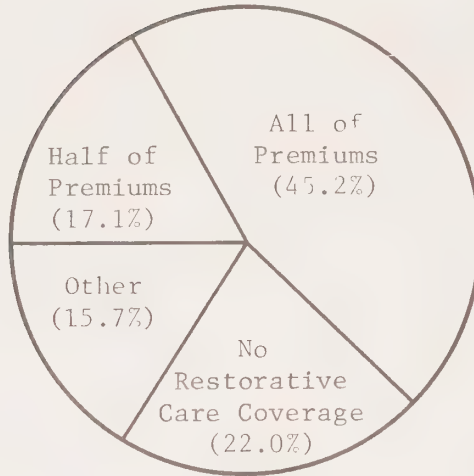


NON-OFFICE

DENTAL CARE PLANS

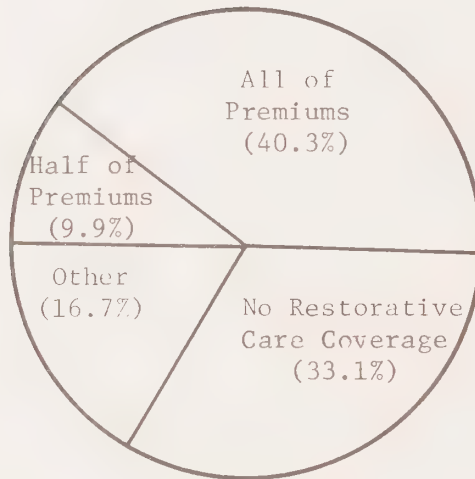
EMPLOYER CONTRIBUTIONS TO RESTORATIVE TREATMENTS 1980

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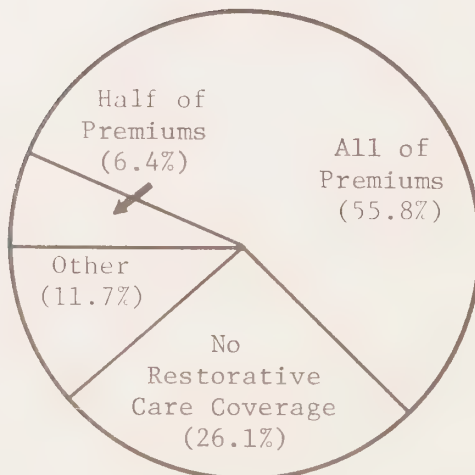
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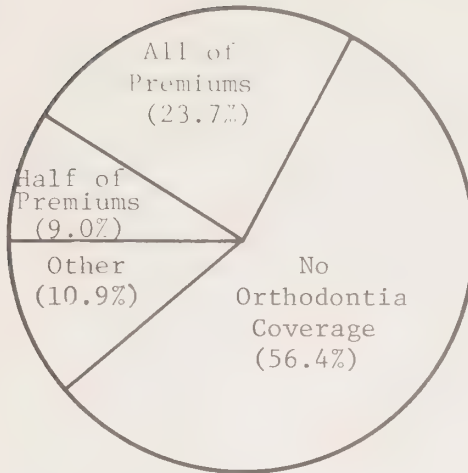


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DENTAL CARE PLANS

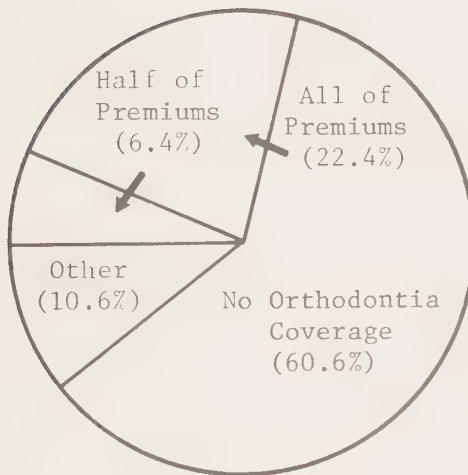
EMPLOYER CONTRIBUTIONS TO ORTHODONTIA 1980

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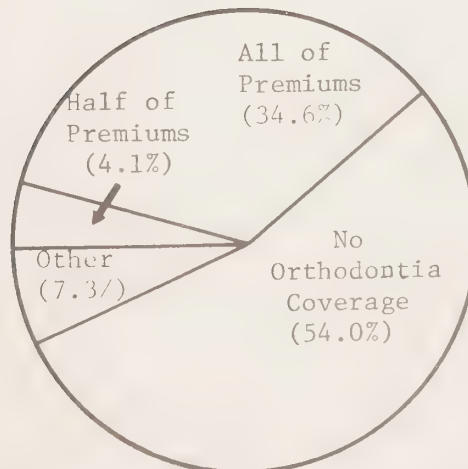
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2.3

SALARY CONTINUATION PLANS

- SHORT-TERM DISABILITY PLANS

- FORMAL PAID SICK LEAVE PLANS
 - SICKNESS INDEMNITY INSURANCE PLANS

- LONG-TERM DISABILITY INSURANCE PLANS

2.3 SALARY CONTINUATION PLANS

2.3.1 SHORT-TERM DISABILITY PLANS(1)

Sickness benefits were found to be almost universal among the establishments studied. Most employers have a plan for continuing salary or wage payments to employees who are unable to work because of illness or accident. In 1980, sickness benefits were available to all employees in the Management/Professional category while 98.8% of employees in the Office group and 95.1% of workers in the Non-Office category are in receipt of this benefit. Statistics reveal that only 1.5% of all employees are not covered by any sort of short term sickness benefit plan.

The following tabulation identifies the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Data are based on establishments reporting the presence of sickness benefits.

Type of Plan	Management/ Professional	Office	Non-Office
(% of employees covered)			
Informal Paid Sick Leave	.9	.5	.3
Formal Paid Sick Leave	89.2	83.5	43.6
Sickness Indemnity Insurance	1.0	1.5	42.6
Combined Formal Paid Sick Leave and Sickness Indemnity Insurance	8.9	14.5	13.5

As can be seen in the above table, sickness benefits fall into two basic types, paid sick leave and sickness indemnity insurance, which may be applied as separate plans or combined to complement each other. The statistical presentations and graphic illustrations which follow identify precisely the characteristics of each type of plan.

PAID SICK LEAVE

Paid sick leave may be formally or informally administered. It is usually self insured, with the employing organization absorbing the full cost of providing employees with all or part of their normal earnings when they are unable to perform their duties because of illness or injury. Paid sick leave plans that were informally administered, that is, where the benefit was granted solely on the basis of supervisory/management discretion, are not included in this presentation.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 10, page 73.

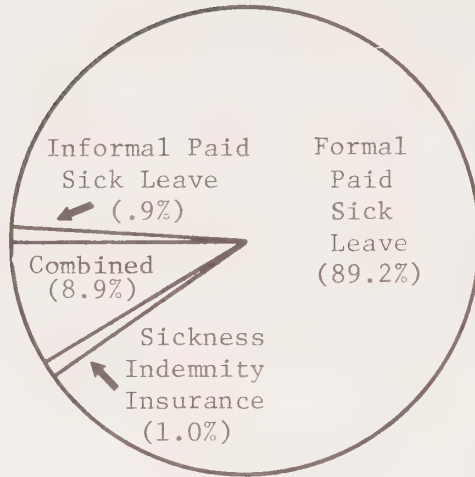
A formal sick leave plan usually involves crediting a certain number of days to an employee to use for sick leave. These sick leave credits may be cumulative or non cumulative.

Sick leave is cumulative when credits earned during one year but not used, may be carried over into the next year for use; however used credits are not renewed: as credits are cumulative so are debits.

Non-cumulative sick leave credits can either be granted on a per year or per illness basis. In plans where sick leave credits are granted on a yearly basis, the organization grants a certain number of days to an employee at the beginning of the fiscal, calendar or service year. At the end of the year, the remaining unused credits are not carried over into the next year, but the sick leave credit "bank" is renewed according to entitlements as determined by company policy (i.e. sick leave credits are not cumulative but neither are the debits). The same is true for non-cumulative sick leave credits granted on a per illness basis, except that the sick leave credits are renewed after each illness.

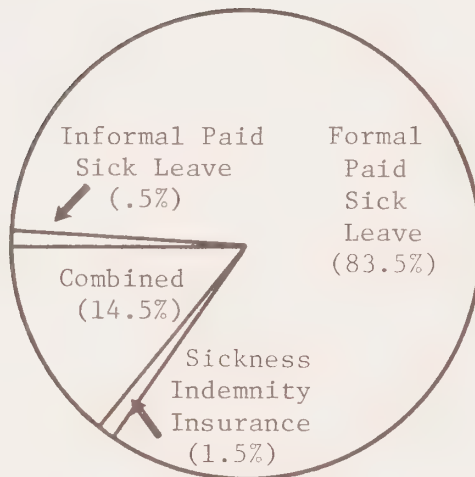
SICKNESS BENEFITS TYPE OF BENEFIT 1980

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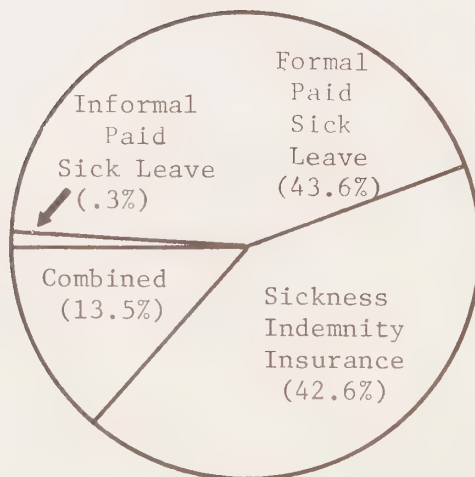
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NON-OFFICE

FORMAL PAID SICK LEAVE PLANS(1)

For all formal paid sick leave plans, both cumulative and non-cumulative, survey responses indicate that the rate of pay when absent due to illness or injury, and the waiting period required before benefits go into effect are as follows:

Rates of Pay During Leave	Management/ Professional	Office	Non-Office
	(% of employees covered)		
50% to 67%	.8	.4	.2
70% to 85%	.0	2.6	5.0
100%	51.5	45.5	51.2
Variable with length of absence	9.2	7.8	12.2
Variable with length of service	3.0	1.2	2.3
Variable with length of both absence and service	35.5	39.8	27.5
Other	.0	2.7	1.6

In 1980, it should be noted that for most employees there are no waiting periods for benefits resulting from a non-occupational accident or illness; in fact, 92.1% of the management/professional employees, 87.9% of the office category and 76.9% of the non-office workers covered by a formal paid sick leave plan received benefits on the first day for illness or accident.

The following summary (of percent) of employees covered by cumulative and non-cumulative plans is based on data provided by establishments having in place a Formal Sick Leave Plan.

Type of Leave	Management/ Professional	Office	Non-Office
(% of employees covered)			
Cumulative	15.1	14.8	24.9
Non-Cumulative	79.2	76.1	65.2
Both Cumulative and Non-Cumulative	5.7	9.1	9.9

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 11, pages 77 to 82.

CUMULATIVE SICK LEAVE

Characteristics	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Type of Accumulation			
uniform	74.9	67.8	76.4
variable with service	25.1	32.2	23.6
Annual Rate of Accumulation			
12 working days or less	6.0	1.3	28.1
15 working days	46.6	24.4	29.3
18 working days	17.3	19.1	18.9
20 working days	4.4	22.1	.0
30 working days	.4	.7	.1
130 working days	.2	.2	.0
Variable with service	25.1	32.2	23.6
Maximum Accumulation			
120 to 150 days	15.6	6.3	2.8
152 days	33.7	13.0	11.9
156 days	12.4	5.5	7.2
176 days	14.2	10.2	15.7
180 to 194 days	.0	22.0	7.9
261 to 300 days	6.0	22.7	2.1
No maximum	18.1	20.3	52.4
Compensation for unused credits			
On retirement	.0	.3	1.8
On retirement, resignation, involuntary severance and/or death	4.5	10.4	10.5
No compensation	16.3	13.1	22.5
N/A, Non-Cumulative leave only	79.2	76.2	65.2

NON-CUMULATIVE SICK LEAVE

Characteristics	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Basis of Entitlement			
Per year basis	21.9	20.9	27.3
Per illness basis	78.1	79.1	72.7
Entitlement per Year			
10 to 22 days	.0	1.2	3.8
75 to 85 days	5.5	.0	.0
130 days	.4	.7	.0
260 days	5.5	.0	.0
Varies with service	10.4	19.1	23.5
N/A, per illness entitlement	78.2	79.0	72.7
Entitlement per Illness			
75 days or less	15.4	14.3	20.5
80 to 128 days	4.3	7.2	6.1
130 to 135 days	36.4	33.0	11.8
185 to 260 days	6.5	7.1	13.1
520 days	3.6	1.2	.6
Varies with service	11.9	16.3	20.6
N/A, per year entitlement	21.9	20.9	27.3

SICKNESS INDEMNITY INSURANCE PLANS(1)

Sickness indemnity insurance plans are insured income protection plans provided through an insurance company or outside agency; the employer either pays all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required payments.

When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified time interval, according to the provisions of the plan. The typical plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percent of weekly salary. The latter formula is the most common, but a maximum dollar amount may be specified.

Survey findings reveal that 1.0% of employees in the management/professional category, 1.5% of employees in the office category and 40.5% of employees in the non-office category were covered by sickness indemnity insurance.

Information presented below identify the characteristics of sickness indemnity plans. Percentages refer only to employees covered by such plans.

Most sickness indemnity plans are fully employer paid; however, some establishments reported that employees were also required to contribute towards the cost of this benefit. The following tabulations indicate the extent of premium contributions made by employers towards sickness indemnity insurance premiums.

Employer's Contribution	Management/ Professional	Office	Non-Office
(% of employees covered)			
26% to 59%	19.5	15.0	8.2
60% to 90%	.0	3.1	4.9
100%	80.5	81.9	85.5
Variable percentage	.0	.0	.9
No employer contribution	.0	.0	.5

Some sickness indemnity formulae specify a waiting period of a certain number of days before benefits come into effect. Waiting days can vary according to the nature of the absence; for example, many plans do not require any waiting period in case of accidents or if the employee is hospitalized. For the management/professional category, the majority of survey responses indicated that no waiting period was required. Loss of income during waiting periods is often supplemented either on an informal basis or by a combined sickness benefit and sickness indemnity plan.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 12, pages 85 to 88.

Waiting Period for Benefits	Management/ Professional	Office	Non-Office
(% of employees covered)			
No waiting period for accidents, 1 to 7 days for illnesses	79.4	87.3	93.5
1 to 3 days for accidents, 3 days for illnesses	20.6	12.7	2.8
Other	.0	.0	3.7

Survey responses showed that the maximum period of time for which sickness indemnity payments could be drawn varied from plan to plan. However, as can be seen in the following presentation a majority of Management/Professional and Office employees were covered by plans which provided payments for a maximum period of 26 weeks. For Non-Office employees, however, the majority indicated a maximum period of 52 weeks of payment.

Maximum Duration of Coverage	Management/ Professional	Office	Non-Office
(% of employees covered)			
13 to 18 weeks	1.7	4.6	8.1
26 weeks	78.8	37.8	14.9
30 to 41 weeks	.0	42.6	14.9
52 weeks	.6	3.8	56.5
Variable	18.9	11.2	5.6

As described earlier sickness indemnity payments may be expressed either as a percentage of salary or as a fixed dollar amount. The following table shows the percentage of employees covered under each basis.

Basis of Payment	Management/ Professional	Office	Non-Office
(% of employees covered)			
Percentage of earnings	78.2	81.4	70.0
Dollars per week	21.8	18.6	30.0

The level of sickness indemnity benefit payments are identified below on both percentage of salary and dollars per week bases.

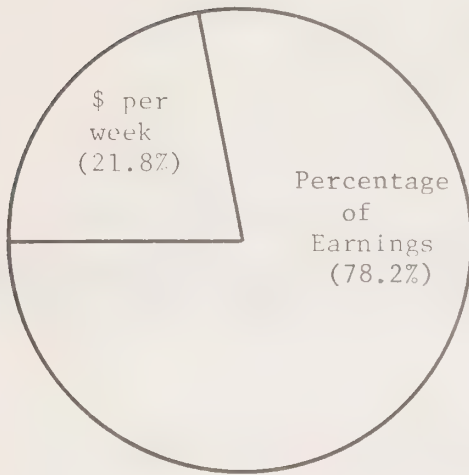
Percentage of Earnings	Management/ Professional	Office	Non-Office
(% of employees covered)			
60% to 65%	.0	.0	2.5
67%	88.2	43.6	46.0
70% to 75%	.0	4.1	21.6
Varies with length of absence	.0	.0	1.4
Varies with both length of absence and service	11.8	.0	.0
Variable percentage	.0	52.3	28.5

Dollars per Week	Management/ Professional	Office	Non-Office
(% of employees covered)			
Uniform amount of:			
\$50 to \$90	.0	.0	14.7
\$100 to \$125	10.6	2.7	1.5
\$140 to \$160	86.6	60.2	11.5
\$185 to \$190	.0	.0	24.9
\$200 to \$210	.0	.0	23.3
Variable amount with a maximum of:			
\$100 to \$ 140	.0	.0	8.9
\$153 to \$185	.0	16.7	12.4
\$285 to \$300	2.8	20.4	2.8

SICKNESS INDEMNITY INSURANCE

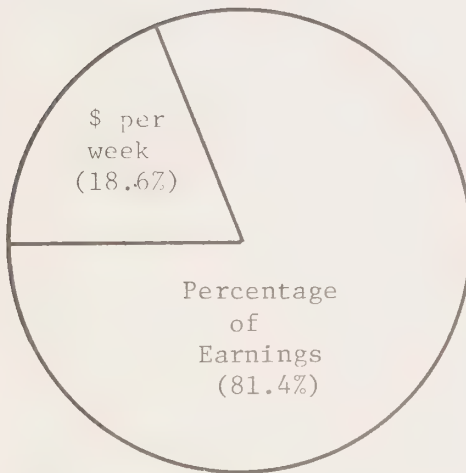
TYPE OF PAYMENT 1980

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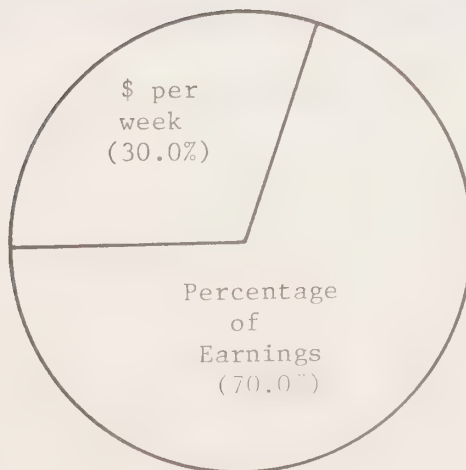
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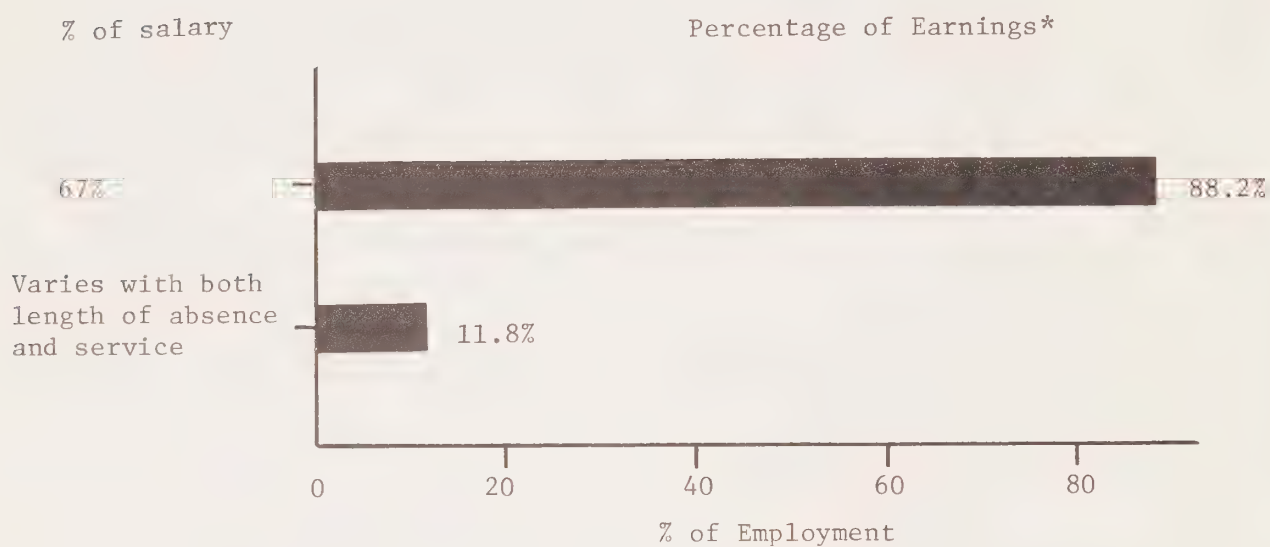


NON-OFFICE

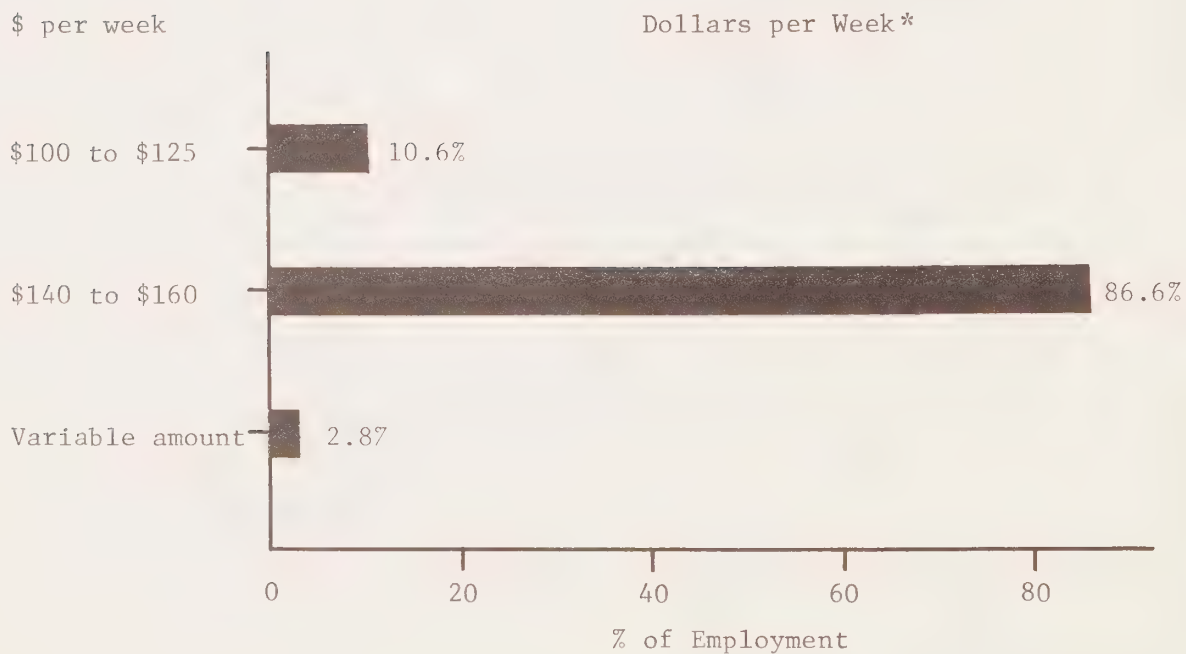
SICKNESS INDEMNITY INSURANCE 1980

TYPE OF PAYMENT

MANAGEMENT/PROFESSIONAL EMPLOYEES



* Percentages based on establishments having percentage of earning formulae

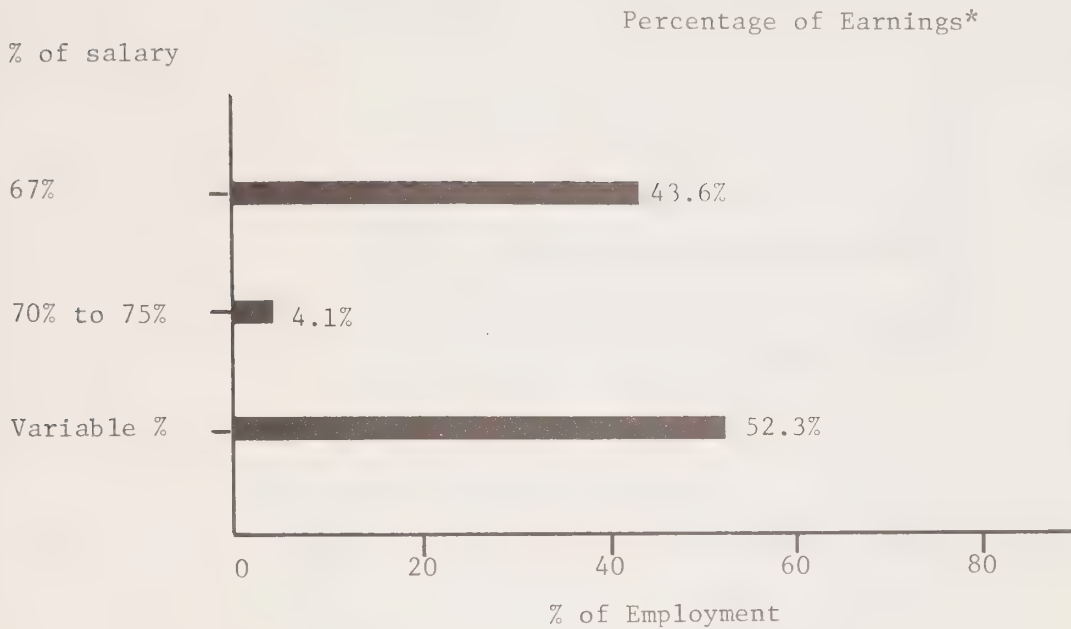


* Percentages based on establishments having dollars per week formulae

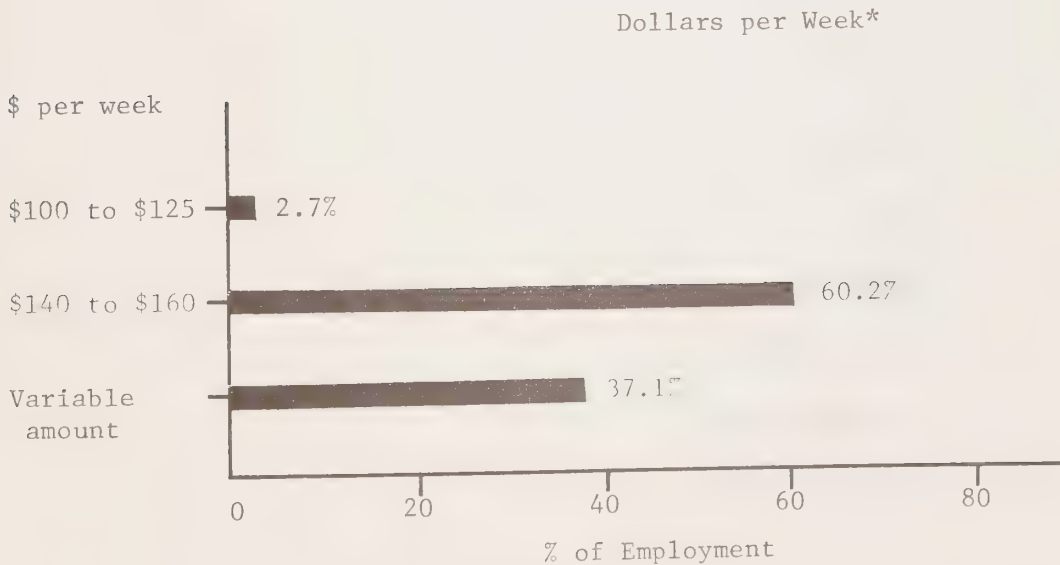
SICKNESS INDEMNITY INSURANCE 1980

TYPE OF PAYMENT

OFFICE EMPLOYEES



* Percentages based on establishments having percentage of earning formulae



* Percentages based on establishments having dollars per week formulae

SICKNESS INDEMNITY INSURANCE 1980

TYPE OF PAYMENT

NON-OFFICE EMPLOYEES

% of salary

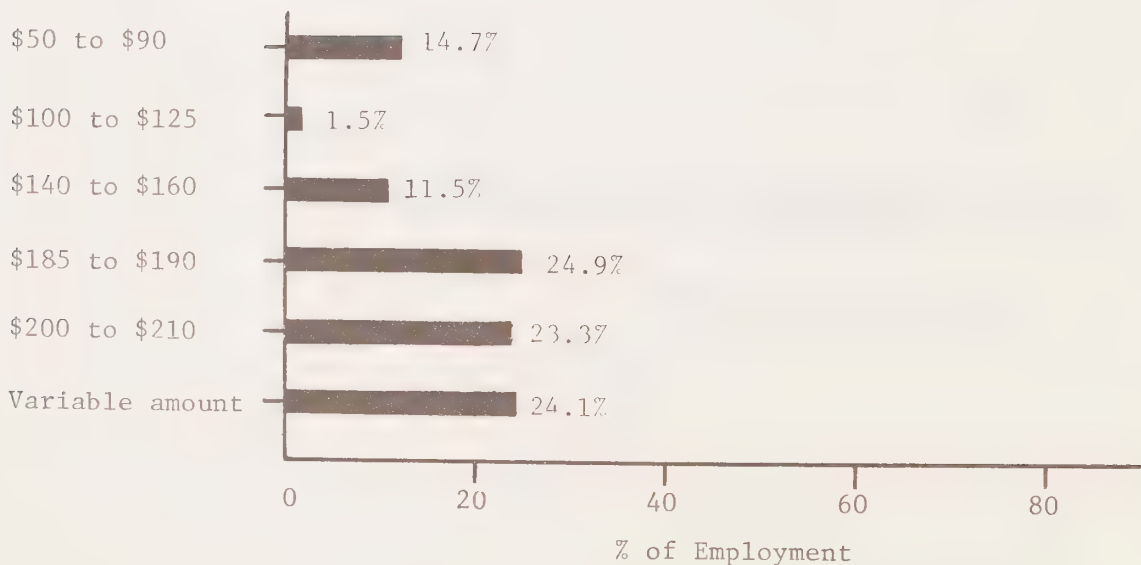
Percentage of Earnings*



* Percentages based on establishments having percentage of earning formulae

\$ per week

Dollars per Week*



* Percentages based on establishments having dollars per week formulae

2.3.2 LONG-TERM DISABILITY PLANS(1)

Long-term disability insurance plans (LTD) provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and unable to work either for an extended period of time or permanently. These plans are normally underwritten by insurance companies and provide income to employees who are unable to work at their own occupations for extended periods of time. The amount of long term disability income and the period over which the benefit may be received vary from plan to plan. The typical plan has a waiting period of 13 to 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 50% to 85%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

A majority of the establishments surveyed report the presence of this benefit. Of all employees surveyed, data shows that 91.9% of employees in the management/professional category, 77.2% of office employees and 64.5% of non-office employees are covered against loss of income due to a lengthy or permanent disability. These percentages as well as the characteristic information which follows are based on information pertaining to LTD plans only and do not include details of disability provisions included in Life Insurance and/or Pension Plans.

EMPLOYER CONTRIBUTIONS

Most of the establishments where long term disability plans were in force reported that expenditures related to this benefit were funded entirely or in part by the employer. The following table provides information on employer contributions towards the cost of premiums.

Percentage paid by employer	Management/ Professional	Office	Non-Office
(% of employees covered)			
44% to 50%	14.9	13.3	9.2
60% to 67%	7.0	8.0	1.9
70% to 90%	7.7	2.3	9.8
100%	49.1	58.0	68.9
Variable percentage	.1	.5	.7
No employer contribution	21.2	17.9	9.5

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 14, pages 110 to 115.

WAITING PERIOD

The following table identifies the length of the waiting period required before benefits come into effect. Percentages apply only to those employees who are covered by long term disability.

Waiting Period	Management/ Professional	Office	Non-Office
(% of employees covered)			
16 weeks or less	13.8	10.3	13.7
17 weeks	3.7	9.6	4.8
20 to 24 weeks	.8	4.1	2.1
26 weeks	55.2	46.9	32.6
27 to 39 weeks	4.1	6.9	5.2
52 weeks	10.9	13.0	34.6
53 to 54 weeks	1.3	2.2	.8
104 weeks	2.8	.6	.2
Varies with service	.0	.1	.0
Varies with extent of sick leave accumulation	7.4	6.3	6.0

BENEFIT FORMULAE

There are two basic types of Long Term Disability formulae on which benefit payments are based; percentage of salary and fixed dollar amount. Data shows that 99.6% of management/professional employees, 98.6% of office employees and 81.9% of non-office employees are covered by a percentage of salary formula. For those establishments reporting a percentage of salary formula, the percentage of employees covered and the percent of salary receivable are presented in the following table. In most plans this amount is reduced by other income such as Canada Pension Plan disability benefits and other disability income.

Percentage of Salary	Management/ Professional	Office	Non-Office
(% of employees covered)			
25%	.6	.6	.0
50% to 55%	4.4	10.1	24.6
60%	14.3	17.0	16.1
65% to 67%	11.0	11.4	24.5
70%	21.4	17.1	3.7
72% to 85%	17.3	16.9	9.0
Other	5.6	7.3	5.6
Varies with salary levels	22.0	16.8	11.2
Varies with service	3.4	2.8	5.3

In some long term disability plans the benefit payable is stated in fixed dollar terms. Data show that 0.4% of management/professional employees, 1.4% of office employees and 18.1% of non-office employees are covered under Long Term Disability plans where payments are based on a dollar formula. For employees covered by such a dollar formula details are presented below. Note that percentages reported relate only to instances where a dollar formula is present.

Monthly Dollar Amount	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$216 to \$400	.0	2.1	22.0
\$500 to \$600	.0	.0	72.5
\$700 to \$875	4.2	.0	.7
Varies with salary level	95.8	97.9	4.8

MAXIMUM DURATION OF PAYMENT

Data presented below identifies the maximum period of time for which benefits are payable when an employee is unable to work at all and also in instances when an employee is able to perform some other work. Survey data reveals that in most cases disability benefits continue until normal retirement age when pension benefits go into effect.

Maximum Duration of Payment when Totally & Permanently Disabled	Management/ Professional	Office	Non-Office
(% of employees covered)			
1 to 5 years	.0	.0	8.1
Varies with service	.9	2.8	11.5
Until normal retirement age	94.3	95.5	79.4
Until death	.4	.6	.0
No maximum	4.4	1.1	1.0

Maximum Duration of Payment (when employee is able to work)	Management/ Professional	Office	Non-Office
	(% of employees covered)		
1 year	4.6	6.8	14.5
2 years	61.0	60.2	45.7
2.5 to 5 years	7.1	4.1	4.2
Varies with service	.1	1.4	3.3
Until normal retirement age	10.5	8.8	5.2
No maximum	1.0	.6	10.4
N/A, payments stop immediately	15.7	18.1	16.7

2.4

OTHER INSURANCE PLANS

- GROUP LEGAL INSURANCE
- GROUP AUTOMOBILE INSURANCE
- GROUP HOME OWNER'S INSURANCE
- LIABILITY INSURANCE

2.4 OTHER INSURANCE PLANS⁽¹⁾

Recently some insurance companies have introduced several new types of employer sponsored group insurance plans to employers as part of their benefit package. These insurance plans cover areas such as legal insurance, automobile insurance and homeowner's insurance. The premiums for these plans are normally collected through payroll deductions. In this report data are presented on the incidence of four types of insurance plans and on the employer's contribution toward the cost of these plans. In some establishments, 100% of these insurance premiums are paid by the employee.

The following sections deal with the incidence of plans offered in percentages of employees covered for management/professional, office and non-office categories.

2.4.1 GROUP LEGAL INSURANCE

This type of insurance plan provides reimbursement for expenses incurred by the employee for legal services. Eligible services may include preparation of wills, real estate transactions, legal action, etc. Some plans may provide for a maximum amount of benefit payment in any given year, or have a deductible clause, or both.

Incidence	Management/ Professional	Office	Non-Office
<hr/>			
(% of employees covered)			
Provided and employer contributes	.3	1.2	1.7
Not provided	99.7	98.8	98.3

(1) Data used to produce tables for these benefits have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 9, page 69.

2. GROUP AUTOMOBILE INSURANCE

Some insurance companies will underwrite an automobile insurance plan on a group basis. Plan provisions vary as in the case of individual automobile insurance. Premiums are paid through payroll deductions.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Provided but no employer contribution	13.1	9.0	5.4
Not provided	86.9	91.0	94.6

3. HOMEOWNER'S INSURANCE

This type of insurance plan provides insurance coverage for the employee's home or other personal property. Premiums are paid via payroll deductions and employers may pay part of the cost.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Provided and employer contributes	.5	.0	.0
Provided but no employer contribution	13.3	8.9	6.3
Not provided	86.2	91.1	93.7

2.4.4. LIABILITY INSURANCE

The purpose of this type of insurance is to protect individual employees from legal action resulting from the performance of their normal duties. In most cases, when such a plan is offered to employees, the employer pays 100% of the premium.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Provided and employer contributes	58.0	43.8	44.6
Provided but no employer contribution	.0	.0	.3
Not provided	42.0	56.2	55.1

2.5

RETIREMENT SAVINGS PLANS
(PENSION PLANS)

2.5 RETIREMENT SAVINGS PLANS - PENSION⁽¹⁾

This section deals with private pension plans sponsored by employers. Legislated pensions (Canada/Quebec Plans) are discussed on page 85 of this report. Private pension plans provide a continuing income to retired employees and in some cases to the survivors of deceased employees or retirees. Basically, pension plans may be categorized into two groups: defined benefit plans and defined contribution plans. Under the former type, the pension entitlement is determined by a defined formula based on earnings and years of service. Under the latter, the amount of pension depends on the rate of contribution by both employer and employee, and contributions are usually fixed. The pension amount under this type of plan is determined by the total amount contributed, the investment performance of the plan and the employee's age at retirement.

Defined benefit plans may be further divided into unit benefit plans under which the amount of pension is directly related to earnings and flat benefit plans. Three examples of unit benefit pension formulae are described below.

Final Average Earnings: The pension amount is based upon the employee's average earnings in a stated period immediately prior to retirement.

Average Best Earnings: The pension amount is based upon the employee's average earning in a stated period during his/her most remunerative years of employment.

Career Average Earnings: The pension amount is based upon the employee's average earnings for his/her entire working lifetime.

Under a flat benefit formula, specified dollars of pension for each year of service are paid at retirement.

Defined contribution plans include "money purchase" plans which are based on a percentage of the employee's earnings contributed by the employee and/or the employer, and profit sharing plans which are based on contributions related to the company's profits.

Of all the employees covered by the survey, data showed that 1.6% or 4408 employees were not provided with pension benefits; most of these employees were located in the non-office category. Broken down into the three employee categories, pension coverage is as follows:

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 17, pages 135 to 151.

Incidence of Pension Plans	Management/ Professional	Office	Non-Office
(% of employees covered)			
Plan Provided	100.0	99.7	93.5
Employer Contributes to Union Plan	.0	.0	3.2
Plan Not Provided	.0	.3	3.3

In instances where a pension plan is provided by employing organizations, survey replies indicate that unit or flat benefit formula plans are the most frequent. The following table identifies the percentage of employees covered by the various types of formulae for the three employee categories. Note that percentages refer only to employees of establishments where a pension plan is in place.

Type of plan	Management/ Professional	Office	Non-Office
(% of employees covered)			
Unit or Flat Benefit Plan	92.8	96.3	94.7
Money Purchase Plan	5.3	2.1	4.2
Deferred Profit Sharing Plan	1.9	1.6	1.1

CONTRIBUTIONS

Private pension plan contributions and benefits may be stacked or integrated with the government sponsored pension programs, i.e. the Canada/Quebec Pension Plans. The Canada Pension Plan was instituted in 1966 and is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in the province of Quebec. Under the CPP/QPP, both the employer and the employee are required to pay 1.8% of the employee's annual earnings between a base of \$1000 and the yearly maximum pensionable earnings referred to as the YMPE. The YMPE is a variable based on the consumer price index and in 1980 was \$13,100.

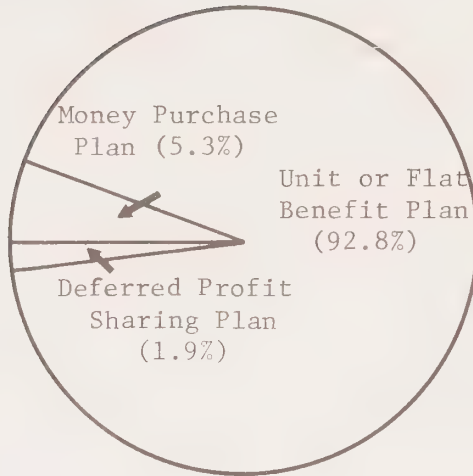
Stacked plans are those plans that are not directly related to the CPP/QPP, whereas integrated plans are co-ordinated with the CPP/QPP in terms of both contributions and benefits. Partially integrated plans refer to those plans with either contributions or benefits integrated with the CPP/QPP but not both.

Benefits and contributions shown in the following tables are based on earnings above the YMPE. The CPP/QPP level of contributions and benefits have been taken totally or partly into account in establishing the provisions of integrated plans; stacked plans operate independently.

PENSIONS

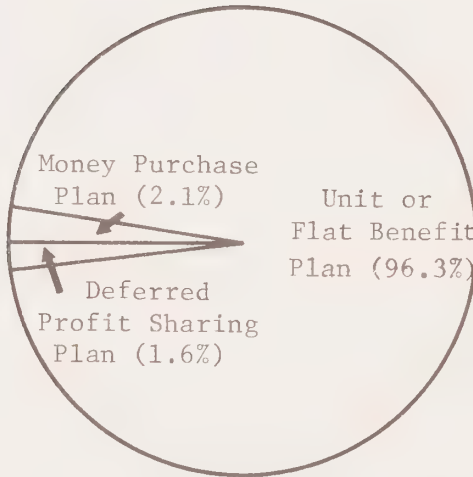
BENEFIT FORMULAE 1980

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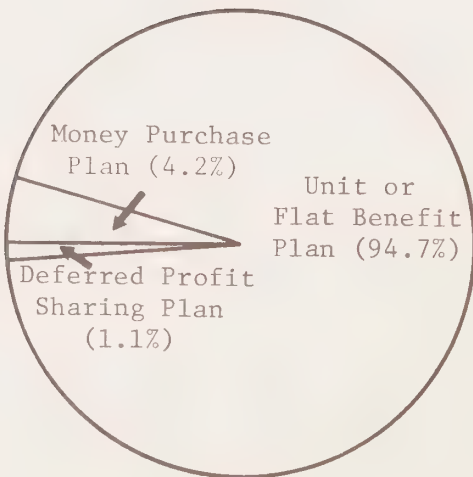
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NON-OFFICE

PENSION FORMULAE

In a typical unit benefit plan formula based on average earnings, the pension amount is arrived at by multiplying the percent of earnings by the number of years service by the average earnings. One unit of pension is earned for each year of service (e.g. 2% X 35 years). At retirement the total of these units are multiplied by average earnings. As explained previously average earnings may be; final average, career average or average best earnings over a stated period of time.

Analysis of survey returns reveals that where final average earnings formulae exist, the most common formula was found to be in the range of 2% over last 5 years to 1.5% over last 10 years for management/professional, 2% over last 5 years for office and 1.0% to 1.25% over last 3 years for non-office workers. In average best plans the formula applicable to the largest number of employees is 2% over 5 best years. Career average plans apply to a very small number of employees. However, where such plans are present the most common formula is 2% of salary multiplied by career average earnings or by adjusted career average with 1973 as the base year.

RETIREMENT AGE

For employees in all three categories the most prevalent retirement age was found to be 65 years, at which time an immediate full pension, commensurate with earnings and service goes into effect. Full pensions may also be available to some employees who meet certain age and service requirements before age 65. Some plans also permit payment of an "adjusted" (ie reduced) pension on early termination of employment either voluntarily or due to disability. This reduced pension is usually the actuarial equivalent of the pension that has been accrued up to the date of early retirement, which recognizes the fact that contributions have not been invested long enough to yield the projected amount required to cover the employees expected life span.

VESTING

Vesting is the assignment to an employee of the right to all or part of the employer's contribution made on his behalf into the pension fund. Normally vesting comes into effect after a specified period of service and/or a specified age. Under existing legislation in the provinces of Quebec, Ontario, Saskatchewan, Alberta, Nova Scotia and legislation applicable to areas of Federal jurisdiction, vesting is a legal requirement after the employee has reached forty five years of age and has completed ten years of service. In Manitoba, the legal minimum requirement for vesting is ten years of service. This means that when the afore-mentioned age and service criteria are met both employer and employee pension contributions are retained in the fund to provide the employee with a retirement income even if the employee's service is terminated before age sixty-five.

In many instances private pension plans have vesting formulae which improve upon the legal requirements (where legal requirements exist). Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee in the pension funds to accrue to the employee's credit. However, survey responses revealed a variety of provisions ranging from immediate vesting, to vesting after twenty years of service and various age and service combinations. Details on vesting provisions may be found on page 93.

Some pension plans allow employees the option of retaining the pension contributions in the fund when they terminate employment, but if the employee opts to accept a return of contributions, this amount is often supplemented by interest payments. Data pertaining to interest on refunded contributions are identified on page 93.

SURVIVORS' PENSION BENEFITS

Typically, pension plans guarantee payments during the life-time of the pensioner with a further guarantee that if the pensioner dies before receiving pension payments for a specified number of years, payments will continue to be made to his beneficiary for the specified period of time. However, some plans offer an additional guarantee either as part of the basic plan or as an elective option whereby the employee receives a lower benefit or pays a higher contribution and pension payments continue to be paid to surviving dependents after the employee's death. Where survivors' benefits are provided as a basic feature of the plan, spouses usually receive 50% of the employees' pensions if death occurred after retirement. In this situation children's benefits are not usually paid, but if the children are orphaned a maximum benefit of 50% of the employee's pension is the most often encountered when benefits are paid to orphans. If death occurs before retirement, the spouse once again usually receives 50% of the pension but children or orphans benefits are not provided in as many cases. Survey data showed that in most organizations where a pension plan was in force survivors' income benefits were offered either automatically or as an option.

POST RETIREMENT ADJUSTMENTS

The survey examined provisions in pension plans which allow for increases in pension payments to retired employees. These pension adjustments may be made according to some formula related to the rise in the Consumer Price Index. However, adjustments may also be made on an ad-hoc basis where pensions are reviewed periodically and adjustments made where necessary or as an automatic arrangement according to a stated increase formula.

The survey results show that 19.2% of management/professional employees, 24.5% of office employees and 32.1% of non-office employees were members of pension plans which did not make any provision for the escalation of benefits to retired employees since January 1, 1978. It should also be noted that 1.3% of management/professional employees, 0.3% of office employees and 0.3% of non-office employees are members of plans where no adjustment had to be made since January 1, 1978 as no employees are as yet of pensionable age.

Tables found on pages 89 to 98 present details pertaining to pension benefit formulae, employees contributions, retirement age, vesting provisions, survivors pension benefits, early retirement and post retirement adjustments. This information was taken from the report "Benefit and Working Conditions, January 1, 1980, Volume I, Incidence and Characteristics, Canada pages 117 to 151.

Nature of Benefit Formula	Management/ Professional	Office	Non-Office
(% of employees covered)			
Unit benefit formula	98.9	97.9	68.5
Flat benefit formula	1.1	2.1	31.5

UNIT BENEFIT FORMULAE

Type of Pension Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
Final Average Earnings	8.9	13.5	4.8
Average Best Earnings	81.8	75.3	65.8
Non-Adjusted Career Average	2.5	3.8	2.8
Adjusted Career Average	1.0	2.3	4.7
Other Unit Benefit Formulae	5.8	5.1	21.9

DESCRIPTION OF UNIT BENEFIT FORMULAE

Final Average Earnings Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
1.67% of final year	.0	.1	.1
1% to 2% over last 3 years	1.1	2.7	3.1
1% to 2% over last 5 years	4.1	8.1	.8
1.5% to 2% over last 10 years	3.7	2.6	.8
N/A, different unit benefit formulae	91.1	86.5	95.2

Average Best Earnings Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
1.6% to 2.25% over 3 best years	6.0	3.8	5.3
0.5% to 1.75% over 5 best years	15.1	16.7	13.1
2% over 5 best years	39.8	36.5	38.3
2.25% over 5 best years	4.3	4.6	1.4
1.75% to 2% over 6 best years	.3	1.0	1.2
1.67% to 2% over 7 best years	6.3	1.9	3.0
2% over 10 best years	.6	.5	2.2
1.75% over 15 best years	.9	1.2	.0
Other formulae	8.5	9.1	1.3
N/A, Different unit benefit formulae	18.2	24.7	34.2

Non-Adjusted Career Average Earnings	Management/ Professional	Office	Non-Office
(% of employees covered)			
1% to 1.8%	.3	.8	1.4
2%	2.2	2.7	1.3
2.5%	.0	.1	.1
Other formulae	.0	.2	.0
N/A, Different unit benefit formulae	97.5	96.2	97.2

Adjusted Career Average Earnings	Management/ Professional	Office	Non-Office
(% of employees covered)			
2% with base year 1973	.2	.5	1.7
2% with base year 1975	.4	1.1	1.3
2% with base year 1976	.0	.0	.0
1.5% with base year 1977	.1	.4	.0
1.75% with base year 1978	.0	.3	1.7
1.5% with base year 1979	.3	.0	.0
N/A, Different unit benefit formulae	99.0	97.7	95.3

Other Unit Benefit Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
Percent of Total Contribution per Year:			
35%	.6	.4	5.1
40% to 42.5%	4.5	3.3	7.5
50% to 62.5%	.2	.5	8.4
Percent of Earnings up to YMPE			
1% to 1.5%	.0	.1	.0
1.7%	.4	.5	.6
Other	.1	.3	.3
N/A, Different unit benefit formulae	94.2	94.9	78.1

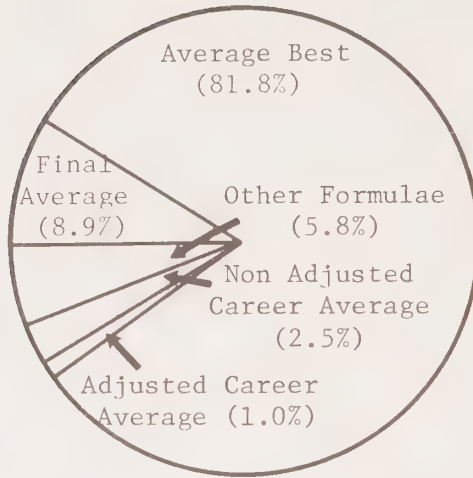
Effect of CPP/QPP on Basic Plan	Management/ Professional	Office	Non-Office
(% of employees covered)			
Contributions and benefits are integrated with CPP/QPP	85.3	80.9	68.0
Contributions only are integrated with CPP/QPP	4.8	7.0	8.1
Benefits only are integrated with CPP/QPP	.6	1.2	.0
Contributions and benefits or benefits only if non- contributory plan, are stacked	9.3	10.9	23.9

Employee's Rate of Contribution	Management/ Professional	Office	Non-Office
(% of employees covered)			
2% to 4.2%	11.6	15.6	16.8
5%	43.5	45.7	42.2
5.8% to 6.3%	15.6	14.7	10.9
6.5% to 6.7%	11.6	13.7	17.9
7% to 7.5%	17.3	10.3	8.8
Other	.4	.0	3.4

PENSIONS

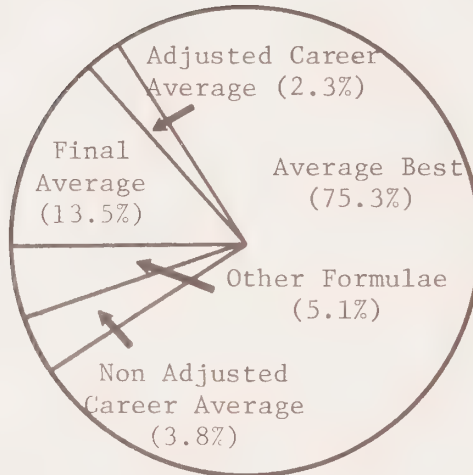
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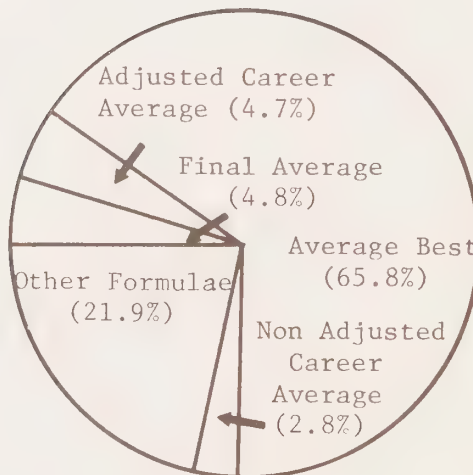
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NON-OFFICE

* Percentages are based only on those employees having a Unit Benefit Plan

Normal Retirement Age	Management/ Professional	Office	Non-Office
(% of employees covered)			
60	1.0	1.1	1.4
63	1.2	4.0	1.4
65	94.4	94.9	97.2
67	3.4	.0	.0

Provisions for Full Vesting	Management/ Professional	Office	Non-Office
(% of employees covered)			
Immediate vesting	10.6	10.3	3.2
Legal minimum only	20.7	20.1	13.8
Legal minimum or minimum service of 19 to 20 years	1.0	3.1	1.6
Minimum service of:			
2 years	3.8	3.1	.9
5 years	12.1	15.6	17.4
8 years	.0	.1	.0
10 years	42.2	36.9	50.8
14 to 15 years	7.2	5.4	8.1
Minimum Age & Service of:			
age 35 and 10 years service	.1	.1	.7
age 40 and 5 years service	.1	.8	.0
age 40 and 10 years service	.1	.4	.6
age 45 and 5 years service	.0	.0	.2
age 45 and 10 years service	2.0	2.9	2.6
age 50 and 20 years service	.0	.1	.0
other	.1	1.1	.1

Interest on Refunded Contributions	Management/ Professional	Office	Non-Office
(% of employees covered)			
2.5% to 3.5%	14.6	6.6	8.0
4%	31.4	38.7	32.5
4.5% to 5%	14.5	17.2	27.4
5.5% to 6%	6.6	8.1	6.5
6.5% to 7%	4.0	2.9	4.6
7.5% to 8%	1.3	.7	.2
Varies with investment experience of the fund	21.2	17.1	8.3
Varies on another basis	6.3	8.5	12.5
N/A, no interest	.1	.2	.0

Provisions for Voluntary Early Retirement	Management/ Professional	Office	Non-Office
(% of employees covered)			
Immediate full pension	4.7	3.7	4.5
Immediate adjusted pension	25.4	30.9	27.4
Both immediate full and adjusted pensions	69.9	65.4	65.6
No provisions	.0	.0	2.5

UNIT AND FLAT BENEFIT PENSIONS

Requirements for Immediate Full Pension on Voluntary Early Retirement	Management/ Professional	Office	Non-Office
(% of employees covered)			
Minimum age of:			
55	.1	.1	.0
60	2.7	1.7	2.3
62	1.7	1.4	1.4
63	2.6	2.1	4.3
65	3.4	.0	.0
Minimum service of:			
30 years	.3	.1	3.7
Minimum age and service of:			
Age 55 & 25 to 30 years service	.0	.5	1.2
Age 58 & 30 years service	.1	.1	.7
Age 60 & 5 to 10 years service	3.3	4.3	3.3
Age 60 & 15 to 20 years service	16.3	13.9	6.1
Age 60 & 20 to 35 years service	5.1	6.7	4.7
Age 61 & 15 to 20 years service	2.6	.7	5.9
Age 62 & 5 to 15 years service	1.4	.5	5.8
Age 62 & 20 years service	3.0	2.1	1.2
Age 62 & 30 to 35 years service	3.5	6.2	.9
Age 63 & 10 years service	.0	.6	.0
Age 63 & 40 years service	.4	1.0	.1
Age-Service combination of:			
75 years	.1	.2	.1
90 years	3.9	.0	.0
95 years	.2	1.5	1.6
Age-Service combination with minimum age of:			
75 years & age 50 to 60	2.2	.7	.4
78 years & age 55	1.3	.5	.0
80 years & age 60	1.1	1.2	1.9
85 years & age 55 to 60	10.2	12.6	11.8
90 years & age 60 to 62	5.8	4.1	1.0
Choice of the above	3.2	6.1	13.5
N/A, immediate adjusted pension only	25.5	31.1	28.1

Requirement for Immediate Adjusted Pension on Voluntary Early Retirement	Management/ Professional	Office	Non-Office
(% of employees covered)			
Minimum age of:			
50	.0	.0	3.1
55	23.6	22.7	23.3
58	3.0	5.6	.0
60	1.4	3.1	2.3
Minimum age & service of:			
Age 50 & 10 to 20 years	2.6	1.0	.0
Age 55 & 5 years	13.5	15.5	10.3
Age 55 & 10 years	18.3	16.5	15.1
Age 55 & 15 years	5.1	6.8	2.5
Age 55 & 20 to 30 years	5.4	3.9	2.0
Age 57 & 5 years	.4	.5	.8
Age 58 & 10 years	.0	.0	2.4
Age 60 & 10 years	.2	.4	1.1
Age 60 & 15 to 20 years	.7	2.7	2.4
Age-Service combination of:			
78 years	1.3	.5	.0
84 to 85 years	.0	.1	1.3
90 years	3.8	3.1	.9
Age-Service combination with minimum age of:			
70 years & age 55	.4	.9	.0
75 years & age 50 to 55	1.6	.7	.6
85 years & age 55	5.9	3.9	5.9
90 years & age 55	.3	.4	.7
Choice of the above	7.8	8.0	20.7
N/A, immediate full pension only	4.7	3.7	4.6

UNIT AND FLAT BENEFIT PENSIONS

Minimum Period for Pension Benefits Guarantee	Management/ Professional	Office	Non-Office
(% of employees covered)			
Automatic Guarantee of:			
3 years	.1	.5	.0
5 years	14.9	12.7	16.1
7 to 8 years	.1	.2	.2
10 years	8.2	5.7	3.7
Automatic Survivor's Benefits in Addition to Automatic Guarantee			
3 years	3.1	1.2	3.1
5 years	13.4	19.5	10.9
10 years	5.6	4.1	7.3
Guarantee Options are Available	16.8	17.5	21.5
No Guarantee Provisions	37.8	38.6	37.2

Automatic Spouses' Pension Benefits provided	Management/ Professional	Office	Non-Office
(% of employees covered)			
Whether employee dies before or after retirement	26.7	27.5	19.3
Only if employee dies before retirement	19.4	26.5	34.5
Only if employee dies after retirement	17.7	9.8	4.9
Available only as option	34.3	32.6	38.2
No survivors' Benefits paid	1.9	3.6	3.1

SUPPLEMENTARY UNIT OR FLAT BENEFIT COVERAGE

There is supplementary pension coverage available to 10.9% of management/professional employees, 12.6% of office employees and 6.6% of non-office employees. The supplementary pension coverage offered can be a final average earnings type, an average best earnings, a monthly flat benefit per year of service or another unit benefit type of formula.

POST RETIREMENT ADJUSTMENT

Survey responses show that of the employees having a unit or flat benefit pension plan, 79.5% of management/professional employees, 75.2% of office employees and 67.6% of non-office employees were members of plans where the pension benefits had been adjusted since January 1, 1978. The tabulations which follow provide information on the methods utilized to implement these adjustments. Percentages are based on the incidence of unit or flat benefits pension plans.

POST RETIREMENT ADJUSTMENT

Type of Adjustment	Management/ Professional	Office	Non-Office
(% of employees covered)			
Automatic formal arrangement	36.4	25.2	20.8
Formal arrangement whereby pensions are reviewed and adjustments may be made	19.5	30.3	30.3
Informal arrangement	44.1	44.5	48.9

LATEST ADJUSTMENT BASED ON CPI

% increase based on CPI	Management/ Professional	Office	Non-Office
(% of employees covered)			
2%	11.1	8.8	7.5
3% to 5%	11.5	12.3	8.2
5.4% to 7%	7.0	3.6	4.0
8%	10.5	11.7	8.2
9% to 14%	10.9	8.5	5.1
Varies with years since retirement	3.3	4.3	2.3
Percentage unknown	.1	1.2	.2

LATEST ADJUSTMENT NOT RELATED TO CPI

% not based on CPI	Management/ Professional	Office	Non-Office
(% of employees covered)			
2% to 4%	7.3	7.5	5.7
4.5% to 8%	2.7	3.7	2.6
10% to 20%	1.4	2.5	7.1
Varies with date of retirement	16.7	16.6	18.9

LATEST ADJUSTMENT OF A FLAT DOLLAR AMOUNT

Flat Dollar Amount Increase	Management/ Professional	Office	Non-Office
(% of employees covered)			
\$20 to \$25	.6	4.1	13.9
Varies with date of retirement	7.5	4.6	10.7
Other	9.4	10.6	5.6

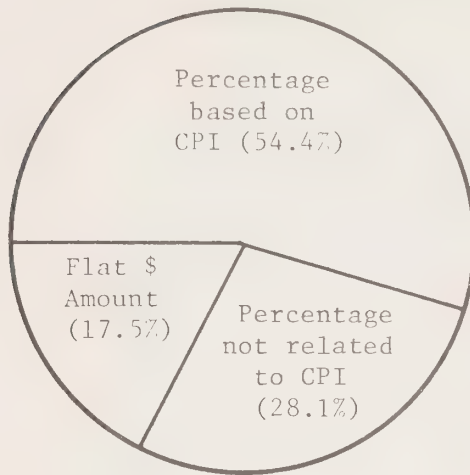
PENSIONS

UNIT & FLAT BENEFIT PLANS

POST RETIREMENT ADJUSTMENTS

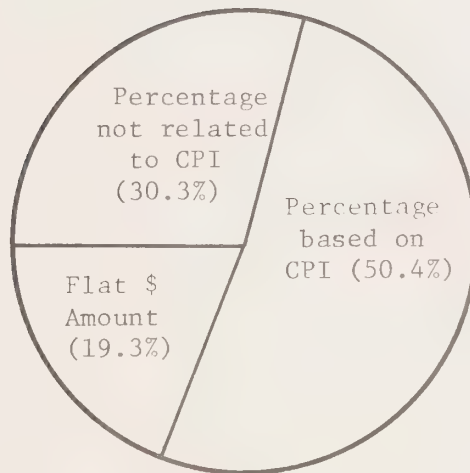
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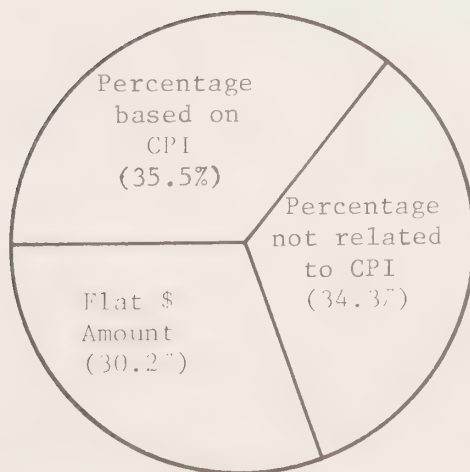
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NON-OFFICE

2.6

HOURS OF WORK

2.6 HOURS OF WORK⁽¹⁾

All 172 establishments included in the survey sample provided information pertaining to hours worked by full time employees in the three employee categories. In instances where hours worked vary for employees included in the same category, the hours worked by the majority of employees are recorded.

Hours of work have been tabulated on a weekly basis; they exclude lunch periods but include paid rest breaks. Survey data shows that 33.8% of management/professional employees, 30.2% of office employees and 1.4% of non-office employees work 35 hours per week. It should be noted that 75% of the non-office employees work 40 hours per week. The following table shows the applicable weekly hours of work for the three categories.

Hours per Week	Management/ Professional	Office	Non-Office
(% of employees covered)			
30 to 33 3/4 hours	4.5	5.9	.0
35 hours	33.8	30.2	1.4
35 3/4 to 36 hours	.4	1.0	.1
36 1/4 hours	11.2	12.0	1.2
36 1/2 to 36 2/3 hours	3.2	3.3	.0
37 1/3 to 37 1/2 hours	29.6	33.6	10.3
38 to 39 1/4 hours	4.3	2.2	6.5
40 hours	5.7	8.2	75.0
Over 40 hours	.0	.0	.3
Variable number of hours	7.3	3.6	5.2

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 26, pages 202 to 204.

FLEXIBLE WORKING HOURS

Flexible working hours refers to arrangements allowing employees flexibility in their starting and finishing times. Under this system there is no change in the standard weekly hours worked, however, hours may be averaged over a longer period of time. The basic concept of Flexible Working Hours is that the employee has the option of choosing his own starting and finishing time. In most cases, a core period is specified when all employees must be present at the work place.

Survey data indicate that establishments covering 22.3% of employees included in the survey sample have flexible hours arrangements for all employees or groups of employees. The following tabular presentations provide details pertaining to flexible working schedules and core periods.

Flexible Work Schedules	Management/ Professional	Office	Non-Office
(% of employees covered)			
Applicable to all employees	21.0	20.5	1.4
Applicable to some employees	13.2	19.5	3.2
No flexible hours	65.8	60.0	95.4
Core periods			
7:30 a.m. to 3:00 p.m.	.0	.0	27.1
8:15 a.m. to 4:15 p.m.	1.0	1.2	.0
8:30 a.m. to 4:00 p.m.	3.5	4.2	.0
8:30 a.m. to 4:40 p.m.	.3	.3	.3
8:45 a.m. to 4:00 p.m.	1.2	2.4	2.0
9:00 a.m. to 3:00 p.m.	5.1	1.0	5.3
9:00 a.m. to 3:30 p.m.	14.5	7.7	.0
9:00 a.m. to 4:00 p.m.	6.5	8.9	.0
9:30 a.m. to 3:00 p.m.	.0	2.6	.0
9:30 a.m. to 3:30 p.m.	9.9	14.2	4.5
9:30 a.m. to 4:00 p.m.	11.3	5.0	16.8
9:30 a.m. to 4:30 p.m.	.0	.4	.0
9:35 a.m. to 3:15 p.m.	.0	.8	.0
10:00 a.m. to 3:00 p.m.	2.5	15.5	1.5
10:00 a.m. to 3:30 p.m.	.5	1.1	.0
10:00 a.m. to 4:00 p.m.	5.5	2.4	.0
Varies by department	1.3	6.2	14.0
No core period specified	36.9	26.1	28.5

COMPRESSED WORK WEEK

Compressed work weeks are normal work weeks of less than five days, or for shift employees, of less than five shifts per week. The employees work the same number of hours they would be working in a five day schedule compressed in a shorter period of days.

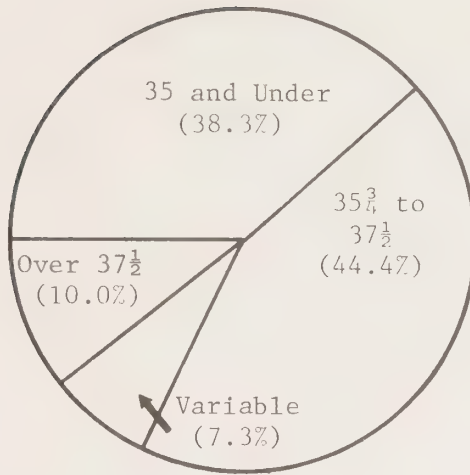
Survey investigation showed that a compressed work week policy applied to approximately 20% of employees in each survey category. Where a compressed work week was in place most establishments reported that this policy did not apply equally to all employees in the establishment but depended on the operational requirements of the organization concerned.

Compressed Work Week	Management/ Professional	Office	Non-Office
(% of employees covered)			
Applicable to all employees	4.1	2.5	3.9
Applicable to some employees	15.1	16.0	14.0
No compressed work week	80.8	81.5	82.1
Length of Compressed work week			
3 days per week	5.2	5.0	3.3
4 days per week	22.6	7.0	16.1
4.5 days per week	8.2	18.6	1.0
7 days every 2 weeks	11.5	.0	35.9
9 days every 2 weeks	7.5	16.9	15.3
14 days every 3 weeks	9.8	7.3	15.5
24 days every 5 weeks	.0	1.8	.0
29 days every 6 weeks	1.2	.0	.0
39 days every 8 weeks	.0	.0	1.9
30 days every 9 weeks	.0	.0	2.9
Various combinations of 3 & 4 days per week	34.0	43.4	8.1

HOURS OF WORK

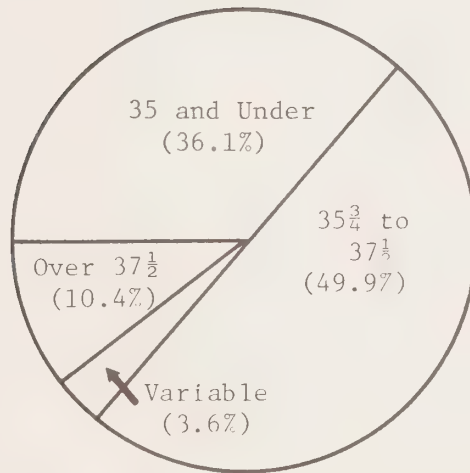
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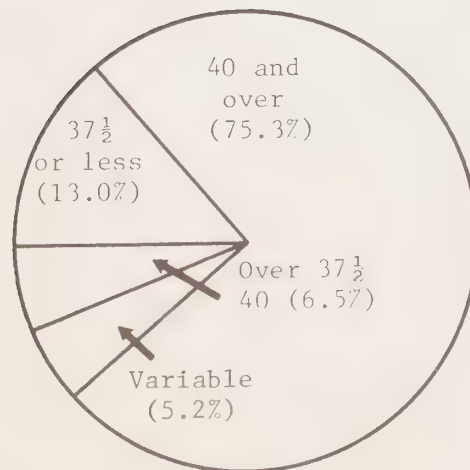
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NON-OFFICE

2.7

TIME AWAY FROM DUTY

- PAID HOLIDAYS
- PAID VACATIONS
- PAID JURY AND WITNESS DUTY
- TIME-OFF FOR UNION BUSINESS

2.7 TIME AWAY FROM DUTY

2.7.1 PAID HOLIDAYS(1)

Paid holidays are days of public or religious significance as well as floating holidays which may be taken at any time during the year. Also included are paid days during official plant shut-downs, which are not considered vacations, as well as any other identifiable paid holidays. The minimum number of days that employers are obliged to grant to their employees is determined by the Canada Labour Code and by provisions of the applicable provincial legislation. Normally, when a designated holiday falls on a Saturday or Sunday or an employee's normal day of rest, the legislation requires either that the employee be compensated for the day's work or that the day preceding or following the weekend or normal day of rest be granted in lieu.

Excluded from the management/professional category are 3,910 employees located in two school commissions where a unique situation exists with regard to vacations and holidays. These 3,910 employees represent 5.8% of the category.

All the establishments in the survey sample, with the exception of the two school commissions mentioned above, provided data pertaining to paid holidays.

The following tables indicate the main characteristics of paid holidays in percentages of employees.

NUMBER OF PAID HOLIDAYS IN 1980

Number of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
5 to 8 days	.0	.0	.4
9 days	3.1	9.8	11.3
9 1/2 days	.4	.9	.0
10 days	14.0	13.4	17.4
10 1/2 days	2.2	2.1	.6
11 days	37.7	34.3	34.0
11 1/2 days	3.1	5.9	4.5
12 days	12.8	10.1	12.4
12 1/2 days	.3	1.0	.7
13 days	14.5	11.3	8.4
13 1/2 days	4.1	.7	.3
14 days	1.5	3.1	6.7
15 days	1.5	4.4	.8
16 days	4.0	1.3	.8
17 to 19 days	.8	1.7	1.7

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 18, pages 157 to 160.

PAID HOLIDAYS GRANTED

Designated Days	Management/ Professional	Office	Non-Office
(% of employees covered)			
New Year's Day	100.0	100.0	100.0
January 2nd	26.3	21.9	23.3
Heritage Day	7.7	4.6	4.7
Good Friday	98.4	96.0	83.8
Easter Monday	32.1	35.0	30.3
Queen's Birthday (Victoria Day)	92.6	97.1	86.7
St. Jean Baptiste Day	33.8	30.9	34.3
Canada Day (Dominion Day)	100.0	100.0	94.9
Local Civic Holiday	72.1	73.4	70.6
Labour Day	100.0	100.0	100.0
Thanksgiving Day	99.7	99.9	94.4
Remembrance Day	37.4	44.0	43.5
Christmas Eve (full day)	23.7	21.2	20.0
Christmas Eve (half day)	18.1	15.3	6.9
Christmas Day	100.0	100.0	100.0
Boxing Day	96.2	95.9	89.4
New Year's Eve (full day)	26.4	20.9	19.6
New Year's Eve (half day)	10.7	10.7	5.6

Some establishments follow the policy of shutting down for a given period during the year (for example, over the Christmas period). These periods during which an establishment shuts down officially, which are not considered period of vacation leave or floating holidays, have been included under the heading "Official Plant Shut-down".

OFFICIAL PLANT SHUT-DOWN

Number of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
1 day	.0	.2	3.4
2 days	9.1	4.8	5.2
3 days	4.4	4.8	6.0
4 days	.0	.0	.8
6 days	.0	.3	.1
None	86.5	89.9	84.5

Some employers reported other paid holidays which were regarded as "floating" and which could be taken at any time during the year. Details pertaining to the number of floating holidays and the percentage of employees receiving this benefit are presented below.

FLOATING HOLIDAYS

Number of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
1 day	16.7	17.4	18.4
1 1/2 days	.2	.6	.5
2 days	15.7	14.7	6.9
3 days	4.1	2.1	1.8
4 days	.0	.0	.3
5 days	.6	.0	4.4
6 days	.3	.3	1.8
7 days	.6	1.1	.0
None	61.8	63.8	65.9

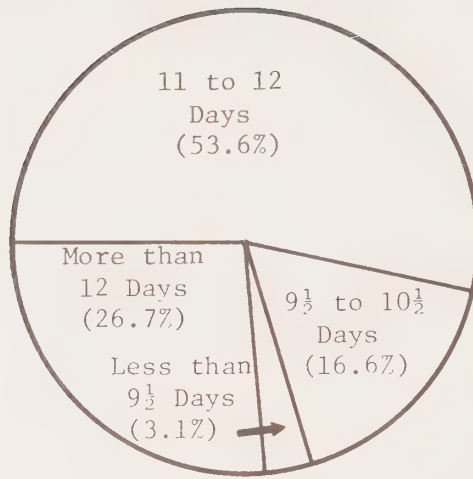
Analysis of survey data showed that a few establishments granted additional holidays which did not fall into the categories mentioned above. Included in these "other holidays" are days of local significance such as Halifax Natal Day, Dartmouth Natal Day, Klondike Day and some days of local religious significance.

OTHER PAID HOLIDAYS

Number of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
1/2 day	2.5	5.4	4.2
1 day	4.1	2.4	1.9
2 days	.6	.2	1.3
3 days	.0	.0	4.4
None	92.8	92.0	88.2

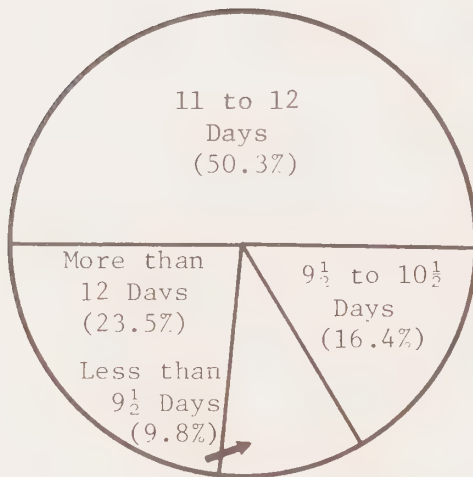
PAID HOLIDAYS

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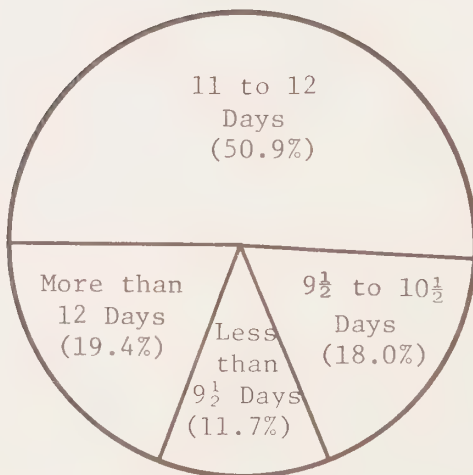
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NON-OFFICE

2.7.2 PAID VACATIONS(1)

The data showed that all the employees included in the survey receive paid vacations, however, management/professional employees of two school commissions where a unique vacation situation prevails are excluded from this analysis. This group of elementary and secondary level teachers constitutes 5.8% of the sample population for the management/professional category.

Vacation plans normally follow two major concepts: graduated plans whereby vacation entitlements increase with years of service, and uniform plans under which employees are granted a uniform number of days of vacation credits which do not vary by years of service. In both types of plans, however, vacation entitlements within each category may vary by the employee's level of responsibility, age upon appointment or salary grade.

The following table indicates the percentages of employees who receive a uniform number of vacation credits and those whose vacation entitlements are graduated by service.

TYPE OF PAID VACATIONS

Type of vacation	Management/ professional	Office	Non-Office
(% of employees covered)			
Graduated by service	88.8	96.1	98.6
Uniform:			
15 days	.6	.0	.0
20 days	5.3	3.9	1.4
22 days	.5	.0	.0
23 days	4.8	.0	.0

The following table shows the service requirements for two, three, four, five, six or seven weeks of vacation. It should be noted that the percentages of employees listed below relate to the incidence of leave "graduated by service" which appears in the preceding table.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 19, pages 166 to 173.

VACATION ENTITLEMENT GRADUATED BY SERVICE

Number of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
<u>Ten days after</u>			
1 year	49.2	60.2	81.4
No 10 day entitlement	50.8	39.8	18.6
<u>Fifteen days after:</u>			
1 year	35.0	26.9	15.1
2 years	3.8	11.5	8.3
3 years	17.5	19.1	9.9
4 years	5.3	9.4	13.3
5 years	24.1	23.1	45.0
6 to 12 years	.3	.8	6.2
No 15 day entitlement	14.0	9.2	2.2
<u>Twenty days after:</u>			
1 year	13.3	7.8	1.7
3 to 5 years	12.2	5.7	3.1
6 to 8 years	2.7	6.4	4.7
9 years	7.8	11.3	13.3
10 years	36.2	33.2	29.7
11 to 12 years	10.6	15.4	20.3
13 to 14 years	6.3	8.2	7.9
15 years	10.0	10.2	14.2
16 to 20 years	.5	1.0	4.3
25 years	.0	.0	.3
No 20 day entitlement	.4	.8	.5
<u>Twenty-five days after:</u>			
4 to 9 years	5.8	1.8	1.0
10 years	4.2	1.8	1.0
11 to 14 years	6.3	.5	2.6
15 years	2.5	5.0	9.8
16 to 19 years	10.9	16.5	20.2
20 years	41.8	34.4	27.7
21 to 24 years	10.4	11.7	18.2
25 years	13.2	19.6	11.5
More than 25 years	1.1	2.1	1.0
No 25 day entitlement	3.8	6.6	7.0

Number of days (Cont'd)	Management/ Professional	Office	Non-Office
(% of employees covered)			
<u>Thirty days after:</u>			
14 to 19 years	.7	2.2	3.2
20 years	.8	3.9	8.0
23 years	2.0	.7	.2
24 years	1.6	.5	5.2
25 years	11.0	11.4	12.8
27 to 29 years	5.6	3.7	10.8
30 years	9.5	11.4	15.8
31 to 35 years	.2	3.4	2.6
No 30 day entitlement	68.6	62.8	41.4
<u>Thirty-five days after:</u>			
24 to 25 years	.8	.6	1.7
30 years	.9	2.9	8.9
No 35 day entitlement	98.3	96.5	89.4

Analysis revealed that unique provisions exist in several establishments with respect to the allocation of additional vacation entitlement. In several cases, organizations have adopted the policy of rewarding long-service employees by granting them additional days of leave after specified years of service. Some establishments offer additional paid vacation for various other reasons, for example, if the employee takes a vacation in the winter or if the employee works in an isolated region or when the employee reaches a given age. Typically, this type of additional vacation entitlement is only available in specified years and does not continue on an annual basis.

ADDITIONAL VACATION ENTITLEMENT

Type of leave	Management/ Professional	Office	Non-Office
(% of employees covered)			
Based on seniority	11.0	13.1	7.2
If vacation taken in winter	4.6	3.8	2.7
If located in Isolated region	3.9	1.2	1.6
Based on age only	9.5	7.8	10.2
Other	11.6	12.1	7.3
No additional entitlements	59.4	62.0	71.0

A few establishments indicated that cash vacation bonuses over and above regular vacation pay were provided to employees.

CASH VACATION BONUSES

Nature of bonuses	Management/ Professional	Office	Non-Office
(% of employees covered)			
% of vacation pay	.4	.0	6.5
% of earnings	.2	2.6	7.9
Flat dollar amount	.1	.3	3.3
Dollar amount per year of service	.0	.0	.5
Dollar amount per week of vacation	.3	.5	3.2
Other	.4	.7	2.2
No Bonus	98.6	95.9	76.4

The employees of some establishments can carry over unused vacation credits earned in one year to subsequent years. The following table shows details of the maximum number of days of vacation credits that can be carried over from one year to another.

MAXIMUM CARRY-OVER OF ENTITLEMENT FROM YEAR TO YEAR

Carry-over of days	Management/ Professional	Office	Non-Office
(% of employees covered)			
2 to 5 days	7.7	8.4	3.1
10 days	9.9	6.5	4.1
12 to 15 days	5.0	1.0	.2
25 days	.6	.5	.4
Carry-over of half-year's credits	.8	.8	.0
Carry-over of 1 year's credit	2.7	4.8	4.6
Carry-over of any entitlement in excess of 2 weeks	2.0	2.4	2.8
Carry-over of any entitlement in excess of 3 weeks	3.7	5.1	1.9
Carry-over of any entitlement in excess of 4 weeks	1.0	.5	.1
Management discretion	3.0	4.5	3.0
Other	6.2	1.5	.6
No maximum specified	1.6	1.0	2.9
No carry-over	55.8	63.0	76.3

2.7.3 PAID JURY AND WITNESS DUTY(1)

Witness and jury duties are legal requirements where the employee is called upon to participate in the administration of the judicial system. This section contains only data on paid leave granted for this purpose. More than 97% of establishments grant paid leave to their employees when they must be absent to participate as a member of a jury or as a witness. In more than 50% of these cases, the employee must reimburse his employer the fees that he receives from the Crown.

The following tables show the policies applicable to the fees that the employee receives as a member of a jury or as a witness.

JURY FEES

Policy regarding fees	Management/ Professional	Office	Non-Office
(% of employees covered)			
Deducted from normal pay	50.6	54.4	81.4
In addition to normal pay	45.5	41.9	16.9
Other	.5	.8	.0
No formal policy	3.4	2.9	1.7

WITNESS FEES

Policy regarding fees	Management/ Professional	Office	Non-Office
(% of employees covered)			
Deducted from normal salary	48.3	52.1	71.8
In addition to normal salary	43.7	39.7	13.7
Other	.5	.8	.0
No formal policy	6.9	5.4	5.6
N/A, no paid witness leave	.6	2.0	8.9

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 24, page 193.

7.4 TIME-OFF FOR UNION BUSINESS(1)

This section presents information on the provisions relating to time-off and pay policies applicable to employees who are involved in a variety of union activities which require them to be away from their regular duties.

In most establishments, time-off for union business is unpaid, with the exception of time-off to attend negotiations and grievance procedures. More than 70% of establishments grant paid time off for negotiation while more than 86% indicated that paid time-off was granted for grievance procedures.

It is evident that the percentage of unionized employees increases as we move from the management/professional category to the non-office category: 22.1% of the management/professional category, 54.8% of the office employee category 88.8% of the non-office employee category. The following table indicates the incidence of time-off for union business.

INCIDENCE OF TIME-OFF FOR UNION BUSINESS

Incidence	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Provided	20.9	53.3	86.9
Not provided	1.2	1.5	1.9
No union or association present	77.9	45.2	11.2

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 25, pages 196 to 198.

Based on establishments which grant time-off for union business, the following tabulation presents the incidence of paid time-off for a variety of circumstances.

CHARACTERISTICS OF TIME-OFF FOR UNION BUSINESS*

Time-off to attend ...	Management/ Professional	Office	Non-Office
(% of employees covered)			
Negotiations	74.7	80.1	64.0
Grievance procedures	82.5	89.3	87.5
Union meetings	36.1	22.7	21.2
Union conventions	36.9	18.7	12.4
Union courses	17.5	12.7	11.6

The survey revealed that some establishments follow a formal policy of granting leave of absence without pay to their employees so that they may hold a position as a full-time union representative. In most cases, this leave may vary from one year to two years and often may last the length of the mandate provided for by the union.

LEAVE FOR FULL-TIME UNION DUTIES*

Employer's policy	Management/ Professional	Office	Non-Office
(% of employees covered)			
Yes, formally granted	90.2	79.2	83.4
Not granted	6.4	19.7	12.5
N/A, no full-time union representative	3.4	1.1	4.1

* Percentages related to incidence of "Provided".

2.8

PAY SUPPLEMENTS

- OVERTIME COMPENSATION
- SHIFT-WORK COMPENSATION
- CALL-BACK PAY
- STAND-BY PAY
- PAY FOR REGULARLY SCHEDULED
WEEKEND WORK
- ACTING PAY

2.8 PAY SUPPLEMENTS

2.8.1 OVERTIME COMPENSATION⁽¹⁾

Overtime compensation is defined as pay or time-off for work performed in excess of the standard daily or weekly hours of work established by organizations either by contractual agreement or by company policy. Compensation for overtime worked is almost universal for employees in the office and non-office categories. For personnel in the management/professional category, however, survey responses reveal that 53.2% were not compensated for overtime worked while 0.1% were not required to work overtime. The following tabular and graphic presentations provide information on the incidence and characteristics of overtime compensation broken down into the three employee categories studied.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Overtime compensated	46.7	98.6	99.8
Overtime not compensated	53.2	1.4	.0
No overtime worked	.1	.0	.2

Although 46.7% of management/professional employees, 98.6% of office employees and 99.8% of non-office employees were reported as being compensated for overtime worked, further analysis of information provided by establishments reporting positively, revealed that in many cases this provision did not apply across the board to all employees in the establishment. A few establishments had a policy whereby the cut-off point for overtime is based on salary levels. The most common basis for eligibility of overtime compensation in the management/professional and office group was found to be position level, while a few organizations used union membership or professional status as the basic criterion. Percentages identified below are based on establishments reporting overtime compensated in the preceding table.

Eligibility for Overtime Compensation	Management/ Professional	Office	Non-Office
(% of employees covered)			
All employees	22.0	90.7	97.9
Some employees	78.0	9.3	2.1
Basis of eligibility (as a % of "Some employees")			
Salary of \$15,000 to \$25,000	3.6	.0	.0
Position level	78.5	86.8	29.7
Bargaining unit membership	.0	7.6	70.3
Other basis	17.9	5.6	.0

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 27, pages 208 to 213.

Where overtime is compensated, some establishments have a policy whereby the employee has the option of taking compensation for time worked in excess of normal hours either in the form of cash or time-off in lieu. The following table shows the form of compensation received for overtime.

Form of Compensation	Management/ Professional	Office	Non-Office
(% of employees covered)			
Cash only	25.5	49.5	77.9
Leave only	1.9	.1	.0
Choice of cash or leave	63.8	45.9	19.1
Combination of cash and leave	8.8	4.5	3.0

Cash Substituted for Leave when Compensation may be in the Form of leave	Management/ Professional	Office	Non-Office
(% of employees covered)			
After a Specified Period	15.6	11.2	10.5
At the Employee's Option	52.0	38.5	11.7
Other	3.4	.6	.0
No Substitution	3.5	.2	.0
N/A, Cash Only	25.5	49.5	77.8

When Compensation is in the form of leave it is granted at the rate of:	Management/ Professional	Office	Non-Office
(% of employees covered)			
Straight time	30.0	13.7	2.6
Time & a half	12.1	10.6	3.9
Double time	4.0	7.2	5.4
Varies according to applicable overtime rate	20.0	18.5	10.2
Varies on another basis	8.4	.4	.0
N/A, Cash only	25.5	49.6	77.9

Rate of Pay for Overtime	Management/ Professional	Office	Non-Office
(% of employees covered)			
1. On a normal working day:			
- 1T to 1.1T for all hours	28.1	2.3	.0
- 1.5T for all hours	50.8	52.5	52.4
- 1.75T for all hours	.0	1.9	1.9
- 2T for all hours	6.1	9.5	9.6
- 1T then 1.5T after 1 to 5 hours	.0	3.4	.0
- 1T then 1.75T after 1 hour	.0	.5	.0
- 1.5T then 2T after 1 to 5 hours	5.3	21.2	31.3
- Other basis	8.1	8.6	4.8
- N/A, leave only	1.6	.1	.0
2. On the first day or rest:			
- 1T to 1.1T for all hours	18.7	2.3	.0
- 1.5T for all hours	56.2	55.6	55.8
- 1.75T for all hours	.0	1.9	1.9
- 2T for all hours	7.2	12.5	11.7
- 2.5T for all hours	.0	.5	1.3
- 1T then 1.5T after 1 to 5 hours	.0	.1	.0
- 1.5T then 2T after 2 to 10 hours	6.0	16.9	25.4
- Other basis	7.8	8.6	3.9
- N/A, no overtime worked this day	3.4	1.5	.0
- N/A, leave only	.7	.1	.0
3. On the second day of rest:			
- 1T to 1.1T for all hours	18.7	2.2	.0
- 1.5T for all hours	53.1	33.2	27.6
- 1.75T for all hours	.0	1.9	1.9
- 2T for all hours	11.8	49.2	53.2
- 2.5T for all hours	.0	.0	.4
- 3T for all hours	.0	.5	1.6
- 1.5T then 2T after 2 to 8 hours	3.2	.2	9.1
- 2.5T then 3T after 8 hours	1.2	.5	.4
- 2T then 3T after 8 hours	.1	.1	.2
- Other basis	6.3	3.4	1.9
- N/A, no overtime worked this day	4.9	8.7	3.7
- N/A, leave only	.7	.1	.0
4. On a holiday which falls on a normal working day:			
- Normal day's pay or another day-off plus:			
- 1T for all hours	16.9	2.0	.8
- 1.10T to 1.5T for all hours	49.9	51.1	35.2
- 1.75T for all hours	.0	1.9	1.9
- 2T for all hours	11.1	31.2	36.7
- 2.5T for all hours	.0	.2	.1
- 3T for all hours	.0	.0	.3
- 1.5T then 2T after 1 to 8 hours	9.0	4.9	13.9
- 2T then 3T after 8 hours	.1	.1	.2
- Other basis	7.8	5.4	7.7
- No overtime worked these days	2.7	3.1	3.2
- N/A, leave only	2.5	.1	.0

8.2 SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Survey replies showed that the incidence of shift work was most prevalent in the non-office category and also that a majority of these employees were compensated in the form of premium pay.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Shift work compensated	25.5	67.0	95.9
Shift work not compensated	11.7	8.3	1.3
No shift work	62.8	24.7	2.8

COMPENSATION FORMULA AND RATE OF PREMIUM

For Evening Shift	Management/ Professional	Office	Non-Office
(% of employees covered)			
Percent of Salary:			
4%	.0	.0	1.8
5% to 8%	1.3	6.3	4.1
10%	17.7	14.5	2.9
15%	.0	1.7	.4
Built into Salary	9.3	7.2	.3
Dollars per Week:			
\$9.50	.0	1.4	.0
\$10.00	.0	1.3	.0
\$12.00	9.2	1.1	.0
\$14.65	4.1	.0	.0
Dollars per Shift:			
\$1.00 to \$1.50	.0	.3	.1
\$1.55 to \$1.88	10.5	7.1	1.0
\$2.00 to \$2.50	21.7	1.8	1.6
\$3.00 to \$4.00	8.4	.0	.0
Variable dollar amount	.0	2.3	2.4
Cents per Hour:			
\$0.10 to \$0.20	6.5	11.2	35.5
\$0.21 to \$0.30	10.2	29.4	32.0
\$0.32 to \$0.75	.0	10.0	12.2
Variable cents per hour	.0	.5	.8
Other formula	1.1	3.9	4.6
N/A, no premium for evening shift	.0	.0	.3

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 28, pages 216 to 219.

COMPENSATION FORMULA AND RATE OF PREMIUM

For Night Shift	Management/ Professional	Office	Non-Office
(% of employees covered)			
Percent of Salary:			
4% to 7%	.0	1.4	2.8
10%	1.6	14.4	5.2
13% to 15%	17.4	6.7	.9
Built into Salary	9.3	7.2	.3
Dollars per Week:			
\$9.50	.0	1.4	.0
\$12.00	.0	1.3	.0
\$17.59	4.1	.0	.0
\$20.00	9.2	1.1	.0
Dollars per Shift:			
\$1.05 to \$1.88	10.5	7.4	1.1
\$2.00 to \$2.50	18.9	1.2	1.5
\$3.00	7.5	.6	.0
\$4.00	.9	.0	.0
Variable dollar amount	.0	2.3	2.4
Cents per Hour:			
\$0.10 to \$0.20	6.5	1.0	9.7
\$0.22 to \$0.30	5.8	28.8	44.2
\$0.31 to \$0.76	4.4	20.1	27.6
Variable cents per hour	.0	.5	.8
Other Formula	.9	3.9	1.7
No Night Shift Worked	3.0	.7	1.8

8.3 CALL-BACK PAY(1)

Call-back pay applies to those employees who are subject to recall to work outside of their normal working hours. Typically this benefit applies to employee groups such as nurses and engineers in the management/professional category; data processors, quality control staff and technicians in the office category; and maintenance crews, truck drivers, stationary engineers and production workers in the non-office category. Survey data showed that establishments covering 17.3% of management/professional employees, 51.8% in the office category and 89.0% of employees in the non-office category have a compensation policy for call-back work. Characteristics of call-back compensation are presented below for the three employee categories.

MINIMUM GUARANTEED COMPENSATION

On a Normal Working Day	Management/ Professional	Office	Non-Office
	(% of employees covered)		
1 to 2 Hours' Pay	.0	1.6	1.0
3 Hours' Pay	37.7	26.0	4.8
3.8 to 4 Hours' Pay	33.6	40.1	62.6
4.5 to 5 Hours' Pay	22.7	22.9	16.5
6 Hours' Pay	6.0	6.3	7.7
6.5 to 8 Hours' Pay	.0	3.1	6.5
Other method of Compensation	.0	.0	.9

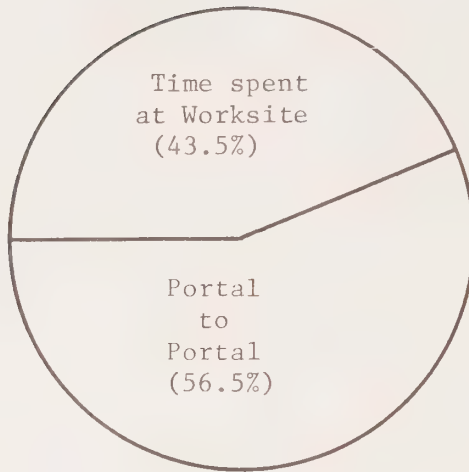
There is additional compensation provided to cover transportation costs to 83.6% of management/professional, 39% of office and 21.3% of non-office employees when they are called-back.

On days of rest and on holidays the compensation policy for call-back is the same as on a normal working day for 97.6% of the management/professional employees, 77.9% of the office employees and 79.4% of the non-office employees.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 29, pages 221 to 222.

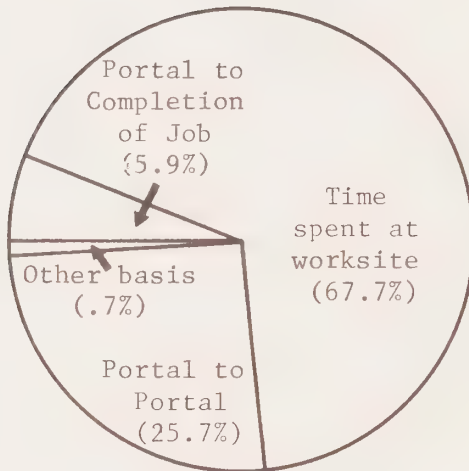
BASIS OF CALCULATION OF HOURS ON CALL-BACK

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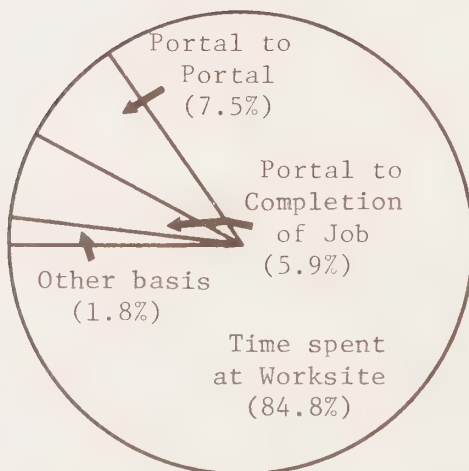
MANAGEMENT/PROFESSIONAL

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NON-OFFICE

8.4 STAND-BY PAY(1)

Stand-by pay is additional compensation for time when specifically designated employees are required to be available for duty outside their normal working hours. Survey findings showed that stand-by was not required of approximately 60% of employees in each category surveyed. Only 15.9% of management/professional employees, 24.5% of office employees and 19.4% of non-office staff received compensation for stand-by duties.

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Stand-By Compensated	15.9	24.5	19.4
Stand-By Not Compensated	23.4	16.2	23.1
No Stand-By Duty	60.7	59.3	57.5

COMPENSATION FORMULA FOR STAND-BY ON A NORMAL WORKING DAY

Compensation Formula Expressed In:	Management/ Professional	Office	Non-Office
(% of employees covered)			
Dollars and Cents	53.5	70.9	43.5
Hours of Pay	38.9	26.1	56.5
Other Formula	2.0	.0	.0
No Stand-By on Normal Working Days	5.6	3.0	.0

Presented on the following page are details pertaining to the rate of compensation and the number of employees covered under the dollars and cents as well as under hours of pay formulae. The reader should note that the following percentages apply only to the incidence found in the preceding tabulation.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 30, pages 224 to 226.

COMPENSATION FOR STAND-BY ON A NORMAL WORKING DAY

Dollars and Cents Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
Cents per Hour			
\$0.42	.0	.0	7.0
\$0.60	19.6	3.8	8.8
\$1.00	13.3	27.1	2.5
Dollars per Shift			
\$3.50 to \$6.00	.0	12.5	.8
\$7.00 to \$10.00	36.6	22.5	16.2
Dollars per day (16 to 24hr period)			
\$5.00	.0	21.6	47.4
\$6.50 to \$10.00	17.3	12.5	11.1
Dollars per Week			
\$25.00 to \$35.00	.0	.0	6.2
\$100.00	9.4	.0	.0
Variable Dollars per Week	3.8	.0	.0

Hours of Pay Formulae	Management/ Professional	Office	Non-Office
(% of employees covered)			
For Every Hour of Stand-By			
0.25 hour of pay or less	25.2	20.0	1.9
0.50 hour of pay	.0	.0	.5
1.00 hour of pay	.0	.0	39.8
Hours of Pay per Shift			
1.00 hour of pay	16.9	.0	1.9
1.50 hours of pay	54.1	36.3	4.4
Hours of Pay per Day (16 to 24 hr. period)			
1 hour of pay per day	3.8	16.2	.0
2 hours of pay per day	.0	12.3	19.4
3 hours of pay per day	.0	12.6	4.8
4 hours of pay per day	.0	.0	1.9
Hours of Pay per Week			
7.25 hours of pay per week	.0	2.6	8.4
8.00 hours of pay per week	.0	.0	17.0

For 66.9% of the management/professional employees, 58.2% of the office employees and for 66.0% of the non-office employees the compensation for stand-by on days of rest and holidays is the same as on a normal working day.

When employees on stand-by are called back to work the majority of them received both stand-by and call-back pay. The survey results show that 57.4% of the management/professional employees, 72.8% of the office employees and 85% of the non-office employees receive both types of compensation in such circumstances.

2.8.5 PAY FOR REGULARLY SCHEDULED WEEKEND WORK(1)

Some employees are required to work on Saturday or on Saturday and Sunday on a regularly scheduled basis. This type of work schedule is often found in the following types of occupational groups: doctors, nurses, engineers, computer systems analysts and librarians in the management and professional category; data processors, laboratory technicians, store personnel, library staff, telephone and console operators, admitting and billing clerks in the office category; security guards, stationary engineers, truck and bus drivers, production workers, cleaning staff and maintenance crews in the non-office category. Survey data showed that in 1980, only 6.1% of employees in the management/professional category, 19.3% of office employees and 38.2% of employees in the non-office category were eligible to receive additional compensation for regularly scheduled weekend work. As will be noted in the following tabulations however, regularly scheduled weekend work may be required of a majority of the employees in the office and non-office categories. Data also revealed that in many cases where work was performed on a regularly scheduled weekend basis, additional compensation was not granted.

WEEKEND WORK

Incidence	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Weekend work compensated	6.1	19.3	38.2
Weekend work not compensated	23.5	40.2	36.8
No regularly scheduled weekend work	70.4	40.5	25.0

Analysis of survey results shows that there are several methods of establishing the rate of compensation for regularly scheduled weekend work. Some establishments report that special salary grades with premium pay built in are in force, others indicate a premium of 5% of the mid-point in the salary range or of 8% of the hourly rate for employees working regularly on weekend while still others identify flat dollar amounts, dollars per shift or cents per hour worked.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 31, pages 228 to 229.

CHARACTERISTICS OF WEEKEND WORK

Saturday Premium	Management/ Professional	Office	Non-Office
(% of employees covered)			
0.25T for all hours	.0	17.9	3.3
0.50T for all hours	48.8	12.3	8.6
1.00T for all hours	.0	.0	.5
\$0.22 to \$0.45 per hour	.0	4.1	7.6
\$0.50 to \$0.90 per hour	.0	.0	3.2
\$1.50 per hour	6.7	2.4	.3
\$2.50 per shift	.0	.5	.0
\$6.00 per shift	.0	.0	3.4
Amount built into salary	25.0	7.8	1.1
Other formula	3.8	.0	.8
No premium for Saturday work	15.7	54.5	51.7
No Saturday work	.0	.5	19.5

Sunday Premium	Management/ Professional	Office	Non-Office
(% of employees covered)			
0.50T for all hours	3.9	41.1	29.1
1.00T for all hours	48.7	17.8	8.3
\$0.22 to \$0.45 per hour	.0	.0	26.3
\$0.50 to \$0.90 per hour	.0	4.1	8.5
\$1.00 to \$1.50 per hour	6.7	5.0	10.6
\$1.80 to \$2.75 per hour	.0	1.0	3.9
Amount built into salary	36.9	11.1	1.9
Other formula	3.8	19.4	11.2
No Sunday work	.0	.5	.2

2.8.6 ACTING PAY(1)

Acting pay is an additional compensation received by an employee for undertaking on an interim basis the duties and responsibilities of a position having a higher maximum rate of pay than the position held by this employee. The following tables show the incidence of acting pay, the length of time an employee must perform duties at the higher level to receive additional compensation and information pertaining to retroactive compensation.

ACTING PAY

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Extra duties compensated	36.0	65.2	83.4
Extra duties not compensated	48.8	24.3	9.6
No extra duties	15.2	10.5	7.0

QUALIFYING PERIOD FOR ACTING PAY

Length of time	Management/ Professional	Office	Non-Office
(% of employees covered)			
Half a day or less	.0	.6	13.7
1 day	20.9	17.9	15.0
2 to 5 working days	26.2	11.2	2.9
7 to 10 working days	6.3	6.0	2.1
15 to 20 working days	5.2	9.3	1.6
21 to 30 working days	4.2	7.5	.0
60 working days	.0	.6	.0
Varies with position	.7	.0	.0
Extra compensation paid immediately	15.0	36.2	60.0
N/A, no formal policy	21.5	10.7	4.7

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 32, page 231.

RETROACTIVITY OF COMPENSATION

Compensation retroactive to beginning of Acting period	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Compensation retroactive	100.0	90.4	95.8
Compensation not retroactive	.0	9.6	4.2

2.9

MISCELLANEOUS POLICIES AND PRACTICES

- SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
- HEALTH AND SAFETY
- CONTINUING PART-TIME EMPLOYEES

2.9 MISCELLANEOUS POLICIES AND PRACTICES

2.9.1 SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES⁽¹⁾

Some organizations have a policy whereby a cash settlement or paid leave (over and above earned leave credits) is granted to employees who retire or whose employment terminates owing to disability, lay-off (which may or may not be the result of technological change), resignation, dismissal or death. These payments are in addition to any payment for earned vacation or accumulated sick leave credits to which the employee was entitled.

In the majority of establishments having such a policy, this cash payment or leave entitlement is based on an established formula. Survey investigation showed a variety of formulae existed but, in most cases, the amount of cash or the length of leave granted is related to the employee's length of service with the organization.

Survey results showed that of the employees surveyed, 132,955 employees or 49% of the sample did not receive this benefit. Broken down by the three employee categories, the incidence of severance pay and retirement allowances is as follows:

INCIDENCE IN PERCENTAGES OF EMPLOYEES

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Formal plan provided	41.6	39.8	26.0
Unwritten practice only	28.4	19.4	9.4
No plan provided	30.0	40.8	64.6

Details pertaining to formulae for severance pay and retirement allowances follow. All percentages are based on establishments reporting formal plans only.

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 33, pages 236 to 239.

FORMULAE FOR CALCULATING
SEVERANCE PAY AND RETIREMENT ALLOWANCES

Characteristics	Management/ Professional	Office	Non-Office
(% of employees covered)			
<u>RESIGNATION</u>			
Uniform number of days of pay per year of service:			
- 1.0 week	3.7	2.6	.2
Other formula	1.3	1.3	1.4
Not granted	95.0	96.1	98.4
<u>LAY-OFF FOR REASONS OTHER THAN TECHNOLOGICAL CHANGE</u>			
Uniform number of days of pay per year of service:			
- 1.0 week	12.0	18.4	30.7
- 1.5 weeks	1.5	.0	.0
- 2.4 weeks	.9	2.7	3.0
Variable number of days of pay per year of service	41.9	33.3	11.5
Variable number of days of pay	2.6	4.0	2.3
Other formula	7.6	6.0	9.0
Not granted	33.5	35.6	43.5
<u>LAY-OFF DUE TO TECHNOLOGICAL CHANGE</u>			
Uniform number of days of pay per year of service:			
- 2.0 days	.0	.3	1.0
- 1.0 week	10.2	11.5	26.7
- 2.0 weeks	.0	.0	.4
- 2.4 weeks	.9	2.7	3.0
- 1.0 month	3.3	5.4	1.9
Variable number of days of pay per year of service	33.0	30.2	9.0
Variable number of days of pay	3.8	5.3	1.2

Characteristics (Cont'd)	Management/ Professional	Office	Non-Office
	(% of employees covered)		
Other formula	8.5	6.0	6.9
Not granted	40.3	38.6	49.9
<u>DISMISSAL FOR CAUSE</u>			
Uniform number of days of pay per year of service:			
- 1.0 week	1.7	1.2	.2
- 2.0 weeks	6.9	5.8	1.8
Variable number of days of pay per year of service	12.2	13.4	.3
Uniform number of days of pay:			
- 2.0 months	.8	1.1	2.3
Variable number of days of pay	.0	1.7	.0
Other formula	3.8	2.7	1.0
Not granted	74.6	74.1	94.4
<u>DEATH</u>			
Uniform number of days of pay per year of service:			
- 1.0 day	2.3	2.0	6.2
- 0.5 week	4.0	1.7	2.9
Variable number of days of pay per year of service	.1	.1	.3
Uniform number of days of pay:			
- 5.0 days	.0	.0	.1
- 10.0 days	.3	.4	.0
- 1.0 month	1.9	3.6	2.3
Variable number of days of pay	1.0	2.6	4.5
Other formula	3.0	6.6	3.4
Not granted	87.4	83.0	80.3

Characteristics (Cont'd)	Management/ Professional	Office	Non-Office
(% of employees covered)			
<u>RETIREMENT DUE TO DISABILITY</u>			
Uniform number of days of pay per year of service:			
- 1.0 day	2.3	2.0	6.2
- 0.5 week	4.0	1.7	2.9
Variable number of days of pay per year of service	.8	1.1	2.3
Uniform number of days of pay:			
- 5.0 days	.0	.0	.3
Variable number of days of pay	.8	2.6	4.5
Other formula	.3	.4	.5
Not granted	91.8	92.2	83.3
<u>RETIREMENT</u>			
Uniform number of days of pay per year of service:			
- 1.0 day	2.3	2.0	6.2
- 3.0 days	.3	1.6	.8
- 0.5 week	4.0	1.7	2.9
Variable number of days of pay per year of service	3.3	4.2	3.9
Uniform number of days of pay:			
- 5.0 days	.0	.0	.3
- 10.0 weeks	.4	.2	.8
- 13.0 weeks	.0	.0	10.4
- 1.0 month	.4	1.0	.0
- 2.0 months	.3	1.7	.0
Variable number of days of pay	20.6	19.7	13.0
Other formula	9.4	10.4	3.8
Not granted	59.0	57.5	57.9

2.9.2 HEALTH AND SAFETY(1)

In this benefit we look at a broad spectrum of policies, procedures and programs which are designed to improve and safeguard the health of employees and to provide a safe work environment. The scope and range of safety and health programs vary greatly from establishment to establishment, with emphasis on one area or another usually being dictated by the type of industrial environment or occupational hazards present.

More than 60% of establishments surveyed provide a health and safety program to their Management/Professional and Office employees, while 76.1% of employers provide a program for Non-Office employees. The tables below present the incidence and characteristics of Health and Safety Plans.

HEALTH AND SAFETY PLAN

Incidence	Management/ Professional	Office	Non-Office
(% of employees covered)			
Plan provided	63.8	68.8	89.4
Plan not provided	36.2	31.2	10.6

TYPES OF PROGRAMS PRESENT

Programs	Management/ Professional	Office	Non-Office
(% of employees covered)			
Occupational safety program			
- yes	82.9	87.2	99.9
- no	17.1	12.8	.1
Occupational health program			
- yes	72.8	75.8	89.8
- no	27.2	24.2	10.2
Health services program			
- yes	78.5	74.2	78.4
- no	21.5	25.8	21.6

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 34, pages 242 to 245.

Some employers provide other health and safety programs, for example, physical examinations, counselling and assistance programs or first-aid training. The details of these programs are shown in the following tables.

PHYSICAL EXAMINATION PROGRAM

Policy	Management/ Professional	Office	Non-Office
(% of employees covered)			
Compulsory for all employees	20.1	20.5	28.3
Compulsory for employees in potentially hazardous positions	17.4	21.2	27.7
Compulsory on initial appointment	7.8	11.3	9.6
Voluntary for all employees	17.8	17.4	7.7
No physical examinations	36.9	29.6	26.7

COUNSELLING/ASSISTANCE PROGRAM

Programs	Management/ Professional	Office	Non-Office
(% of employees covered)			
Alcohol-related problems	5.0	4.0	3.1
Drug-related problems	.0	.1	.3
Combination of the above	63.6	63.1	58.4
No program	31.4	32.8	38.2

FIRST-AID TRAINING

Program exists	Management/ Professional	Office	Non-Office
(% of employees covered)			
Yes	57.2	57.7	80.6
No	42.8	42.3	19.4

2.9.3 CONTINUING PART-TIME EMPLOYEES(1)

For this study, continuing part-time employees are taken to mean regular staff members whose hours of work are shorter than the establishment's normal working hours. Seasonal or casual employees, e.g., summer or casual help hired for vacation periods, are excluded from this group.

It should be noted that the figures presented under "Incidence - Number" represent the total number of continuing part-time employees in establishments which indicated that such employees were present. Several establishments reported that no information was available on the number of these employees and for tabulation purposes, the Bureau considered that these establishments employed no continuing part-time employees.

Generally speaking, the benefits received by continuing part-time employees vary from one category to another. Part-time management/professional employees are for the most part subject to the same policies as full-time employees. With respect to office employees, the practices differ from those for full-time employees or they are simply non-existent, with the exception of vacations and holidays when employers must follow the policies established by provincial legislation. In most cases, the same practices are followed for non-office employees as for their unionized fellow workers. More than 80% of the employees in the three categories receive no cash in lieu of insured benefits for which they are ineligible.

The first two tables indicate the number of continuing part-time employees and their distribution in the establishments by category.

Incidence - Number	Management/ Professional	Office	Non-Office
Number of establishments*	25	76	43
Number of continuing part-time employees	1,429	7,948	12,717

(1) Data used to produce tables for this benefit have been extracted from "Benefits and Working Conditions - 1980", Volume 1, Canada, table 36, pages 251 and 252.

* The number of establishments having continuing part-time employees on their staff.

The survey revealed that the number of hours worked by part-time employees varies from one establishment to another.

HOURS IN THE NORMAL WORK WEEK

Number of hours	Management/ Professional	Office	Non-Office
	(% of employees covered)		
8 hours	.0	.0	.7
12 to 16 hours	28.6	4.3	3.0
17 to 24 hours	17.0	70.4	3.1
25 to 35 hours	1.1	10.6	16.6
Variable hours per week	53.3	14.7	76.6

PART III

EMPLOYER AND EMPLOYEE EXPENDITURES



3.0 BENEFIT EXPENDITURE

3.1 GENERAL

This section of the report provides information on expenditures incurred by both employers and employees in the provision of selected benefits and working conditions. As in the 1978 survey, information is being published on the expenditures incurred by employees in the provision of specific benefits. In many cases, the employee's contribution is significant and the tables on these expenditures will doubtless provide the user with a clearer understanding of the overall cost of the benefits.

The information presented is based on data obtained in the Bureau's 1980 survey of employee benefits and working conditions. It should be noted that the expenditures identified pertain to expenditures incurred in 1979 or the fiscal year which most closely coincide with the calendar year. Of the 172 establishments included in the survey sample, 154 or 90% supplied expenditure data.

3.2 COLLECTION AND PROCESSING OF DATA

Respondents were asked to submit information on the costs incurred in the provision of individual benefits for full-time employees in the Office and Non-Office category separately. Management/Professional employees are included in the Office category. This differs from Part II of this report where incidence and characteristics data are presented separately for Management/Professional employees. In organizations of a national or regional nature where benefit cost records were maintained on a company-wide basis, it was sometimes difficult to obtain data pertaining to costs applicable to the establishments being surveyed. In these instances proration was necessary. Two methods of proration have been utilized. For those benefits where costs are related to income such as paid vacations, data were prorated according to the size of the payroll budget for the establishment concerned. For benefits not related to income, for example, supplementary health insurance, expenditures were prorated according to the number of employees. When no record figures were available, respondents were asked to provide reasonable estimations utilizing methods of estimation provided by the Bureau. Every effort was made to check the accuracy of the data submitted. Each return was carefully edited and apparent inconsistencies clarified.

3.3 PRESENTATION OF DATA

Individual benefits expenditure is expressed in two ways; as a mean percent of straight-time payroll and on a dollars per employee basis, broken down by Office and Non-Office employee categories separately and for both categories combined.

Percentage of Payroll

This measure is derived by dividing the benefit cost by the straight-time payroll. The straight-time payroll is arrived at by subtracting from gross payroll; overtime pay, pay for work performed on a holiday, shiftwork and other premium pay, profit sharing, contributions, severance pay and various other types of pay such as reporting pay, acting pay, etc.

Dollars Per Employee

This measure is obtained by dividing the annual expenditure by the annual average number of employees. The number of employees refers to the total number of Office and Non-Office employees and not only to those participating in or in receipt of a given benefit.

Employees Covered

Identified on all tables are the percentages of employees for whom percentage of salary and dollars per employee have been calculated. The reader is cautioned that the number of employees covered differs from benefit to benefit and also according to whether the presentation is based on actual or estimated data or participating establishments.

3.4 BASIS OF PRESENTATION

There are several possible ways of expressing expenditure data. Two methods of calculation have been utilized in this report, and it is important that the user be fully aware of both before undertaking any analysis of the data.

As in previous reports, expenditure costs for a given benefit have been calculated on the basis of only those establishments providing expenditure data for that benefit. Not included are establishments which did not offer the benefit or, which offered the benefit but were unable to provide actual or estimated data. Falling into this category were establishments whose benefits were contained in a joint benefit package. Consideration was given to separating the costs contained in the joint benefit packages into individual component benefits. However, none of the estimating procedures examined was found to be completely satisfactory. Tables based on establishments providing only actual or estimated data are identified by an "A". The figures contained in these tables are identical to those reported in Benefits and Working Conditions 1980, Volume 2, Expenditures, Canada. IT IS NOT POSSIBLE STATISTICALLY TO SUM THE AVERAGE COSTS OF INDIVIDUAL BENEFITS TABLES DESIGNATED BY AN "A" WHEN "NIL EXPENDITURES" HAVE BEEN EXCLUDED.

However, in order to provide the user with a look at employee benefit costs from a different perspective, average costs were also calculated for all participating establishments, including establishments which did not offer the benefit but excluding establishments which offered the benefit but could not provide estimated or actual cost information. This method of calculation applies to tables identified by a "B". As "Nil Expenditures" have been included, it is statistically possible to derive total expenditure costs in terms of both dollars and percentages by summing the average costs for the individual benefits for whatever elements of compensation the user wishes to include in the module or package.

3.5 INDIVIDUAL BENEFITS

Information on the cost of 21 individual benefits incurred by both employers and employees separately is provided in this section. Both direct and indirect costs are included; excluded are costs incurred in the administration of the benefit plans.

The characteristics of benefit plans greatly influence the expenditure on or cost of these plans. There are however, other factors that influence the costs which may at a given point in time cause significant variations in the cost of two plans with identical characteristics. Some of the factors which impact on the cost of benefits are listed below:

1. The level of salaries or wages and the number of hours worked affect expenditures on various forms of pay for time not worked. This factor may also indirectly influence expenditures on group life insurance, sickness indemnity and pension plans where the level of benefit received is related to employee earnings.
2. The size of the organization.
3. The age/sex distribution and length of service of the employee population influence the participation in and utilization of contingent graduated benefits.
4. The method of funding and the investment policies of pension plan trustees as well as the nature of the pension plan itself.
5. The impact of the collective bargaining process.
6. The degree of astuteness exercised by the employer in negotiating with insuring companies.
7. The extent of employee participation in voluntary plans.
8. The eligibility requirements for participation in benefit plans and the exclusion of groups of employees.
9. The share of the premium paid by the employees participating in insured benefit plans.
10. The experience in one year, which may influence the expenditure required to provide insured benefits in subsequent years.
11. The impact of government legislation.

TABLE 1A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	834
- Paid Vacations	95.4	6.6	1261
- Paid Sick Leave	83.2	2.3	444
- Paid Personal Leave	56.4	.4	86
- Paid Rest Periods	68.4	5.0	922
Pay Supplements			
- Overtime and Holiday Work Pay	96.0	2.7	508
- Shift-Work Compensation	50.3	.3	47
Financial Benefits			
- Severance Pay	26.6	.3	73
- Retirement Allowances	19.3	.3	65
Legislated Benefits			
- Workers' Compensation	84.2	1.0	178
- Unemployment Insurance	100.0	1.1	205
- Canada/Quebec Pension Plans	100.0	1.0	191
Group Life Insurance and Related Plans	88.6	.6	110
Health Insurance Plans			
- Provincial Health Care **	51.0	1.0	186
- Quebec Health Insurance ***	32.4	1.5	306
- Supplementary Health Insurance	82.3	.3	60
- Dental Care Plans	52.8	.6	118
Salary Continuation Plans			
- Sickness Indemnity Insurance	1.8	1.2	216
- Long-Term Disability Insurance	54.4	.5	87
- Supplementary Unemployment Insurance	3.4	.1	8
Private Pension Plans	95.6	7.7	1496

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 1B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED	100.0	82.8	15,840
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	834
- Paid Vacations	95.4	6.6	1261
- Paid Sick Leave	96.2	2.2	428
- Paid Personal Leave	59.5	.4	81
- Paid Rest Periods	93.0	3.7	679
STRAIGHT-TIME PAY	100.0	100.0	19,123
Pay Supplements			
- Overtime and Holiday Work Pay	98.0	2.6	497
- Shift-Work Compensation	85.9	.2	28
Financial Benefits			
- Severance Pay	85.9	.1	22
- Retirement Allowances	88.3	.1	14
GROSS PAY	100.0	103.0	19,684
Legislated Benefits			
- Workers' Compensation	92.1	.9	163
- Unemployment Insurance	100.0	1.1	205
- Canada/Quebec Pension Plans	100.0	1.0	191
Group Life Insurance and Related Plans	91.0	.5	107
Health Insurance Plans			
- Provincial Health Care **	100.0	.5	95
- Supplementary Health Insurance	94.1	.3	53
- Dental Care Plans	89.4	.3	70
Salary Continuation Plans			
- Sickness Indemnity Insurance	96.2	.1	14
- Long-Term Disability Insurance	86.0	.3	55
- Supplementary Unemployment Insurance	100.0	.0	1
Private Pension Plans	96.6	7.6	1481

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 2A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.2	648
- Paid Vacations	99.6	7.2	1128
- Paid Sick Leave	48.4	2.8	434
- Paid Personal Leave	63.7	.5	81
- Paid Rest Periods	76.4	5.0	765
Pay Supplements			
- Overtime and Holiday Work Pay	96.8	6.9	1109
- Shift-Work Compensation	79.4	1.0	154
Financial Benefits			
- Severance Pay	13.7	.2	40
- Retirement Allowances	7.9	.5	64
Legislated Benefits			
- Workers' Compensation	97.8	2.4	351
- Unemployment Insurance	100.0	1.4	205
- Canada/Quebec Pension Plans	100.0	1.3	189
Group Life Insurance and Related Plans	78.7	.5	87
Health Insurance Plans			
- Provincial Health Care **	44.7	1.5	228
- Quebec Health Insurance ***	39.1	1.8	255
- Supplementary Health Insurance	61.2	.4	65
- Dental Care Plans	47.2	.7	111
Salary Continuation Plans			
- Sickness Indemnity Insurance	29.5	2.4	368
- Long-Term Disability Insurance	38.2	.9	134
- Supplementary Unemployment Insurance	12.0	.7	130
Private Pension Plans	93.9	8.0	1309

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 2B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED	100.0	82.3	12,650
Paid Time Away From Duty			
- Paid Holidays	100.0	4.2	648
- Paid Vacations	99.6	7.2	1128
- Paid Sick Leave	97.7	1.6	247
- Paid Personal Leave	69.4	.5	75
- Paid Rest Periods	91.8	4.2	637
STRAIGHT-TIME PAY	100.0	100.0	15,385
Pay Supplements			
- Overtime and Holiday Work Pay	97.5	6.9	1101
- Shift-Work Compensation	84.5	.9	145
Financial Benefits			
- Severance Pay	92.3	.0	6
- Retirement Allowances	93.3	.0	5
GROSS PAY	100.0	107.8	16,642
Legislated Benefits			
- Workers' Compensation	98.6	2.3	348
- Unemployment Insurance	100.0	1.4	205
- Canada/Quebec Pension Plans	100.0	1.3	189
Group Life Insurance and Related Plans	83.2	.5	82
Health Insurance Plans			
- Provincial Health Care **	100.0	.7	102
- Supplementary Health Insurance	80.5	.3	50
- Dental Care Plans	94.7	.3	55
Salary Continuation Plans			
- Sickness Indemnity Insurance	87.0	1.0	157
- Long-Term Disability Insurance	88.6	.4	58
- Supplementary Unemployment Insurance	100.0	.1	16
Private Pension Plans	95.6	7.8	1285

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 3A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	749
- Paid Vacations	97.3	6.9	1199
- Paid Sick Leave	67.4	2.5	440
- Paid Personal Leave	59.7	.5	84
- Paid Rest Periods	72.1	5.0	846
Pay Supplements			
- Overtime and Holiday Work Pay	96.4	4.6	783
- Shift-Work Compensation	65.4	.7	108
Financial Benefits			
- Severance Pay	20.7	.3	63
- Retirement Allowances	14.1	.4	65
Legislated Benefits			
- Workers' Compensation	90.4	1.6	263
- Unemployment Insurance	100.0	1.2	205
- Canada/Quebec Pension Plans	100.0	1.1	190
Group Life Insurance and Related Plans	84.1	.6	100
Health Insurance Plans			
- Provincial Health Care **	48.1	1.2	204
- Quebec Health Insurance ***	35.5	1.7	281
- Supplementary Health Insurance	72.7	.4	62
- Dental Care Plans	50.2	.6	115
Salary Continuation Plans			
- Sickness Indemnity Insurance	14.4	2.3	357
- Long-Term Disability Insurance	47.0	.6	104
- Supplementary Unemployment Insurance	7.4	.5	99
Private Pension Plans	94.8	7.8	1412

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 3B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED	100.0	82.6	14,390
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	749
- Paid Vacations	97.3	6.9	1199
- Paid Sick Leave	96.9	1.9	345
- Paid Personal Leave	64.0	.4	78
- Paid Rest Periods	92.4	3.9	660
STRAIGHT-TIME PAY	100.0	100.0	17,421
Pay Supplements			
- Overtime and Holiday Work Pay	97.8	4.6	772
- Shift-Work Compensation	85.3	.5	81
Financial Benefits			
- Severance Pay	88.8	.1	15
- Retirement Allowances	90.6	.1	10
GROSS PAY	100.0	105.3	18,299
Legislated Benefits			
- Workers' Compensation	95.0	1.6	250
- Unemployment Insurance	100.0	1.2	205
- Canada/Quebec Pension Plans	100.0	1.1	190
Group Life Insurance and Related Plans	87.4	.5	96
Health Insurance Plans			
- Provincial Health Care **	100.0	.6	98
- Supplementary Health Insurance	87.9	.3	51
- Dental Care Plans	91.9	.3	63
Salary Continuation Plans			
- Sickness Indemnity Insurance	92.0	.5	76
- Long-Term Disability Insurance	87.2	.3	56
- Supplementary Unemployment Insurance	100.0	.0	7
Private Pension Plans	96.1	7.7	1392

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 4A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1980

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	100.0	.9	174
- Canada/Quebec Pension Plans	100.0	1.0	187
Group Life Insurance and Related Plans	71.0	.4	87
Health Insurance Plans			
- Provincial Health Care **	38.3	.6	119
- Supplementary Health Insurance	51.4	.1	26
- Dental Care Plans	27.6	.3	56
Salary Continuation Plans			
- Sickness Indemnity Insurance	6.7	.6	139
- Long-Term Disability Insurance	35.4	.4	73
Private Pension Plans	79.2	3.8	733

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

TABLE 4B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1980

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
STRAIGHT-TIME PAY	100.0	100.0	19,123
Legislated Benefits			
- Unemployment Insurance	100.0	.9	174
- Canada/Quebec Pension Plans	100.0	1.0	187
Group Life Insurance and Related Plans	91.4	.3	68
Health Insurance Plans			
- Provincial Health Care **	99.2	.3	46
- Supplementary Health Insurance	93.1	.1	15
- Dental Care Plans	99.6	.1	15
Salary Continuation Plans			
- Sickness Indemnity Insurance	97.7	.0	10
- Long-Term Disability Insurance	89.5	.2	29
Private Pension Plans	99.9	3.0	581

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 5A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1980

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	100.0	1.2	173
- Canada/Quebec Pension Plans	100.0	1.3	189
Group Life Insurance and Related Plans	52.1	.4	60
Health Insurance Plans			
- Provincial Health Care **	24.0	.7	108
- Supplementary Health Insurance	38.1	.3	47
- Dental Care Plans	15.8	.4	69
Salary Continuation Plans			
- Sickness Indemnity Insurance	7.2	.6	88
- Long-Term Disability Insurance	15.2	.5	89
Private Pension Plans	66.9	3.9	628

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

TABLE 5B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	15,385
Legislated Benefits			
- Unemployment Insurance	100.0	1.2	173
- Canada/Quebec Pension Plans	100.0	1.3	189
Group Life Insurance and Related Plans	90.1	.2	35
Health Insurance Plans			
- Provincial Health Care **	100.0	.2	26
- Supplementary Health Insurance	93.3	.1	19
- Dental Care Plans	99.9	.1	11
Salary Continuation Plans			
- Sickness Indemnity Insurance	93.3	.0	7
- Long-Term Disability Insurance	94.8	.1	14
Private Pension Plans	99.4	2.6	423

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 6A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Legislated Benefits			
- Unemployment Insurance	100.0	1.0	173
- Canada/Quebec Pension Plans	100.0	1.1	188
Group Life Insurance and Related Plans	62.4	.4	77
Health Insurance Plans			
- Provincial Health Care **	31.8	.6	115
- Supplementary Health Insurance	45.4	.2	34
- Dental Care Plans	22.2	.3	60
Salary Continuation Plans			
- Sickness Indemnity Insurance	6.9	.6	115
- Long-Term Disability Insurance	26.2	.4	77
Private Pension Plans	73.6	3.9	689

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

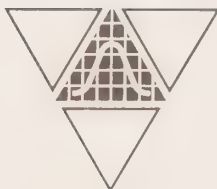
TABLE 6B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1980

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	17,421
Legislated Benefits			
- Unemployment Insurance	100.0	1.0	173
- Canada/Quebec Pension Plans	100.0	1.1	188
Group Life Insurance and Related Plans	90.8	.3	53
Health Insurance Plans			
- Provincial Health Care **	99.5	.2	37
- Supplementary Health Insurance	93.2	.1	17
- Dental Care Plans	99.8	.1	13
Salary Continuation Plans			
- Sickness Indemnity Insurance	95.7	.0	8
- Long-Term Disability Insurance	91.9	.1	22
Private Pension Plans	99.7	2.9	509

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

APPENDICES



APPENDIX A

.....ABOUT THE PAY RESEARCH BUREAU

PURPOSE

The Pay Research Bureau, Public Service Staff Relations Board, is located in Ottawa. Its primary mandate is:

- (1) To obtain objective information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service of Canada for the benefit of employers and, where there exists a collective bargaining relationship, to certified bargaining agents under the Public Service Staff Relations Act.
- (2) To develop and maintain a fund of up-to-date data and to conduct research studies to support the processes of collective bargaining in the Public Service of Canada. Bureau research and compensation findings are also made available at their request to conciliators and mediators of the Public Service Staff Relations Board and are also tabled as exhibits by the parties at interest arbitration.
- (3) To provide information on compensation and related matters in the Public Service of Canada to industry, provincial and municipal governments and other interested organizations when in the public interest.

BACKGROUND AND METHODOLOGY

Based on the concept of comparable rates for similar work performed inside and outside the Public Service, the Pay Research Bureau became operative on September 1, 1957, to collect data on rates of pay and working conditions essentially for positions in industrial organizations comparable to those in the Public Service of Canada.

The Bureau is now required to provide salary and working conditions information for some 75 occupational groups spread among the six occupational categories into which Public Service employees are classified. It undertakes salary surveys of scientific, professional, technical, administrative, office and operational personnel, as well as comprehensive employee benefit surveys. Each major survey covers, on average, approximately 200 organizations. In addition, special studies of individual occupations or specific conditions of employment, policies or practices may be conducted. Included among these are the annual survey of executive compensation and studies on salary administration policies and isolated post allowances.

The Bureau endeavours at all times to utilize the most efficient survey methods and to this end has introduced automated systems for the processing of survey data with the capability of producing high quality and timely information.

Data are normally collected on the basis of personal interviews with officials of participating organizations. This usually involves job evaluation or detailed matching of job duties and responsibilities.

PUBLICATION CRITERIA

The confidential data released to the Bureau by survey participants are accessible to only the few officers of the Bureau directly concerned and are published in aggregate form using conventional statistical measures. Rigid adherence to confidentiality criteria has enabled the Bureau over the years to guarantee the maintenance in confidence of the data furnished by individual participants.

RESEARCH ACTIVITIES

A program of basic research in compensation and related subjects is carried on including studies of relevant economic factors. In recent years much effort has been expended in expanding the scope of the collective agreement analysis manual. This document contains a reference to every clause of every Public Service collective agreement under the Public Service Staff Relations Act. Research work has also been undertaken on developing methods for costing the provisions of collective agreements and on cost benefit analysis. Special research studies are also undertaken on issues flowing from collective bargaining.

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

Director General,
Pay Research Bureau,
140 O'Connor Street,
P.O. Box 1525, Station "B",
Ottawa, Ontario.
K1P 5V2

Tel: (613) 992-2800

APPENDIX B

STATISTICAL INFORMATION ON THE SURVEY SAMPLE

COMPOSITION OF THE 1966 SAMPLE BY INDUSTRY GROUP*

Industry group	Establishments	Employees
Electric power and gas	40	28,338
Communication	22	57,821
Mines, quarries and oil wells	97	58,245
Finance and real estate	38	63,837
Transportation and storage (excluding railways)	192	73,976
Municipal governments	30	79,801
Services	704	103,491
Hospitals and universities	192	147,083
Trade	1,484	223,096
Manufacturing (non-durable)	1,345	452,767
Manufacturing (durable)	685	463,078
TOTAL	4,829	1,751,533

COMPOSITION OF 1980 SAMPLE BY INDUSTRY GROUP

Industry Group**	Establishments	Employees
Mines, quarries and oil wells	8	9,272
Manufacturing industries	72	86,832
Transportation, communication and other utilities	19	39,115
Trade	18	29,229
Finance, insurance and real estate	10	14,568
Community, business and personal services industries	33	59,698
Public administration and defence	10	19,803
TOTAL	170	258,517
ADD: 2 pre-determined establishments	2	12,558
GRAND TOTAL	172	271,075

* The largest establishments employing 75% of the employees in each industry group, Wage Rate Survey, October 1, 1966.

** As defined by the Standard Industrial Classification Manual, Revised 1970, Statistics Canada; Agriculture, Forestry, Trapping and Construction are excluded.

THE SAMPLE BY INDUSTRY GROUP

INDUSTRY GROUP ¹	1969		1971		1973		1976		1978		1980	
	Estab.	Empl.	Estab.	Empl.	Estab.	Empl.	Estab.	Empl.	Estab.	Empl.	Estab.	Empl.
MINES, QUARRIES AND OIL WELLS	8	4,509	8	5,656	8	5,628	7	5,775	10	7,207	8	9,272
MANUFACTURING INDUSTRIES	85	62,977	85	54,775	85	57,220	72	51,093	68	60,407	72	86,832
TRANSPORTATION, COMMUNICATION AND OTHER UTILITIES	24	37,115	24	39,722	24	42,913	22	49,467	20	51,433	19	39,115
TRADE	21	13,969	21	12,605	21	11,870	8	5,226	13	14,932	18	29,229
FINANCE, INSURANCE AND REAL ESTATE	8	8,742	8	8,831	8	8,477	8	8,341	10	21,224	10	14,568
COMMUNITY, BUSINESS AND PERSONAL SERVICES INDUSTRIES	24	29,531	24	29,561	24	28,876	19	31,293	25	46,977	33	59,698
PUBLIC ADMINISTRATION AND DEFENSE	8	15,863	8	15,455	8	17,821	8	17,962	10	18,521	10	19,803
TOTAL	178	172,746	178	166,605	178	172,805	144	169,157	156	220,701	170	258,517
ADD: 2 PRE-DETERMINED ESTABLISHMENTS	2	23,507	2	24,361	2	22,086	2	22,743	2	23,775	2	12,558
GRAND TOTAL	180 ²	196,253	180 ²	190,966	180	194,891	146	191,900	158	244,476	172	271,075

¹ As defined by the Standard Industrial Classification Manual, Revised 1970, Statistics Canada, Agriculture, Forestry and Trapping and Construction are excluded.

² In 1969, 177 establishments and, in 1971, 178 establishments actually reported information.

APPENDIX C

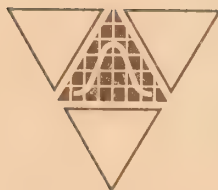
DEFINITIONS

<u>EXECUTIVES:</u>	Officers involved in planning and policy typically reporting to the presidential level.
<u>MANAGEMENT EMPLOYEES:</u>	Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.
<u>PROFESSIONAL:</u>	Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine or nursing.
<u>OFFICE EMPLOYEES:</u>	Clerical, stenographic, technical and other general office workers and non-office supervisors above the level of working foremen.
<u>NON-OFFICE EMPLOYEES:</u>	Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.
<u>EMPLOYMENT:</u>	The survey establishment weighted by numbers of Management/Professional, Office or Non-Office employees.
<u>ANNUAL AVERAGE NUMBER OF EMPLOYEES:</u>	The number of employees who received a salary during the last pay period of each of twelve months averaged.
<u>INDUSTRY:</u>	"A group of operating units e.g. companies or establishments engaged in the same or similar kind of economic activity, e.g. logging camps, coal mining, clothing factories, department stores, laundries". (Standard Industrial Classification Manual, Revised 1970, Statistics Canada, Catalogue No. 12-501 Occasional).
<u>INDUSTRY GROUP:</u>	A family of industries sharing a common purpose, for example, service, trade, manufacture, etc.
<u>ESTABLISHMENT:</u>	An operating unit having an independent existence in the sense that it contains within itself all of the elements needed to carry on its activities. It is typically a factory, mine, store or similar unit of an organization or an independent firm.

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EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1982

Highlights of Studies on
Prevalence, Characteristics
and Costs



PAY RESEARCH BUREAU

Public Service Staff Relations Board

CANADA



EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1982

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Prevalence, Characteristics
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PAY RESEARCH BUREAU
Public Service Staff Relations Board
CANADA



Cette publication existe également en français.

Reference: 122-82

.....ABOUT THE PAY RESEARCH BUREAU

PURPOSE

The Pay Research Bureau, Public Service Staff Relations Board, is located in Ottawa. Its primary mandate is:

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Data are normally collected on the basis of personal interviews with officials of participating organizations. This usually involves job evaluation or detailed matching of job duties and responsibilities.

During the period of application of the Public Sector Compensation Restraint Act, the survey and special studies program of the Pay Research Bureau will continue unabated in order to permit the monitoring of pay, benefits and conditions of employment aggregate patterns in Canadian industry generally, and also to ensure adequate availability of survey data as Public Service groups of employees exit from the PSCRA, starting in 1984.

PUBLICATION CRITERIA

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EMPLOYEE BENEFITS AND WORKING CONDITIONS - CANADA 1982

FOREWORD

This report is published in response to continuing requests from the public for our survey findings on Employee Benefits and Working Conditions. It presents for general readership highlights of studies on the incidence, characteristics and expenditures pertaining to Employee Benefits and Working Conditions undertaken by the Bureau in January 1982.

The Bureau appreciates the importance of the voluntary contribution made by organizations that participate in our survey and research studies. Their cooperation is based on our commitment to treat all information provided by each organization as strictly confidential. We assume full responsibility for the quality and accuracy of the contents of this report. Bureau officers would be pleased to respond to inquiries pertaining to the interpretation of information found in this publication.

The use of this report is not restricted and may be circulated freely within organizations. Contents may be quoted in research papers or articles with the appropriate source identified.

Every two years since 1961, the Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. Detailed information based on survey results is published in a series of four reports entitled "Benefits and Working Conditions 1982" Volumes 1 to 4. These reports are made available to the management and union officials concerned with determining benefits and working conditions in the Public Service. They are also distributed to officials in the organizations surveyed.

Every attempt has been made over the years to maintain stability in both the size and composition of the survey sample. However, this has not always been possible. Many organizations included in the original sample no longer exist, or are unable to comply with the Bureau's request for information. Hence, adjustments had to be made in 1982 and during previous surveys to retain a sample representative of Canadian industry.

This survey was conducted by staff of the Operations Branch, J.T. Cunningham, Director. The report was prepared by Robert Luce with graphics by Jacques Benoit and was supervised by Colleen Henderson under the direction of W.K. Derragh.

January 1983

R.C. Des Lauriers,
Director General.

EMPLOYEE BENEFITS AND WORKING CONDITIONS - CANADA 1982

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EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART I

SURVEY METHODS
AND SOURCES

EMPLOYEE BENEFITS AND WORKING CONDITIONS - CANADA 1982

PART I: SURVEY METHODS AND SOURCES

The purpose of this report is to present, for the general reader, an overview of current practices in the area of employee benefits, working conditions and related expenditures. Data used to produce this report were obtained during the 1982 Benefits and Working Conditions Survey.

THE BENEFITS AND WORKING CONDITIONS SURVEY

Since 1961 the Pay Research Bureau has conducted a biennial field survey of selected employee benefits and working conditions in Canada. The survey sample comprises establishments representative of a specified number of industries. Industries covered are mining; manufacturing; transportation; communications and public utilities; trade; finance and insurance; service; and public administration. Excluded are the primary products and the construction industries. In developing the sample, establishment size and geographic location were taken into account, to ensure that survey coverage maintained a reasonable relationship to the labour force involved in the industries covered.

The full survey results are published in four volumes: Volume 1 deals with the incidence and characteristics of benefits in industrial organizations; Volume 2 identifies costs incurred in the provision of these benefits; while Volumes 3 & 4 provide similar information based on separate Provincial and Municipal government samples. The effective date of the survey is January 1, 1982. However, it should be noted that expenditure data refers to expenditures incurred in 1981 or the fiscal year which most closely coincides with the 1981 calendar year.

This report highlights for the general reader the 1982 survey findings. Narrative introductions define the scope of each benefit or working condition; charts are included for rapid visual comprehension and tabular data are inserted for more detailed study.

PLANNING AND PREPARATION FOR THE SURVEY

Members of the Advisory Committee on Pay Research, representing the Public Service of Canada employers and certified bargaining agents, participated in the development of the survey program at the planning phase, well in advance of the field survey visits. Consultations included identification of the survey requirements and discussion regarding survey methodology, and survey questionnaires. The Pay Research Bureau appreciates their cooperation and contribution.

Following the 1976 survey, action was taken to put into place a computerized data retrieval system that would provide both speed and flexibility in the editing and processing of survey data. Developmental work was undertaken in 1977 and a system was in place prior to the January 1, 1978 survey. For some time the need for a more efficient word processing system has been recognized, in order that the Bureau might have the capability of simultaneously producing reports in both official languages. Consequently, following the 1980 survey, a computerized word processing unit was put into place to facilitate the input and retrieval of the narrative portions of the report. Prior to the 1982 survey the Bureau developed and implemented a system of exception reporting with a view to speed collection and analysis of the data. In simplistic terms this involved the creation of a data bank which will be updated each survey year for only those benefits or elements of benefits where changes have occurred in the intervening period. The creation of the exception reporting system enabled the Bureau to provide pre-coded incidence and characteristics questionnaires to survey respondents. This was sent along with an expenditure questionnaire to participating organizations approximately two to three weeks in advance of scheduled interviews by Bureau officers.

SURVEY PROCEDURES

Briefing sessions are held prior to the beginning of the survey, providing Bureau officers with comprehensive explanations on the nature of each benefit to be surveyed. Practical exercises are also undertaken to ensure consistency and exactness of data. Field survey work then commences and, after three days of interviews, officers meet to discuss any problems encountered and to work out common approaches to these difficulties. Officers then travel across the country, working individually, but maintaining contact with the Bureau for coordination of interviews and to ensure any technical difficulties are resolved with consistency.

EDITING AND ANALYZING THE SURVEY DATA

Every effort is taken to ensure the accuracy of survey data. Completed questionnaires are edited by officers in the Benefits section and apparent anomalies or discrepancies are discussed with the officer who completed the return. A further check of survey responses is made against benefit plan documentation provided by participating companies and responses provided in previous surveys. If difficulties remain, a telephone discussion with company officials is sometimes necessary. Data changes are transferred to the computer by means of punched cards. The edit runs based on this information, the calculations, and final computer print-outs of the tables are analyzed minutely at all stages before publication.

EMPLOYEE CATEGORIES

Survey respondents are asked to submit incidence and characteristics information for three employee categories, namely, Management/Professional, Office and Non-Office. Expenditure data, however, is collected on the basis of Office and Non-Office categories with Management/Professional employees being included in the Office group. These groups of employees are used for weighting purposes throughout the survey. If benefits differ for certain employees within a particular category in an establishment, the data applying to the majority is identified. In most instances, the overall benefit plans do not vary significantly within each employee category.

SURVEY SAMPLE

In 1967 the survey sample was developed in association with Statistics Canada to provide a continuing source of representative information for the evaluation of benefits and working conditions in Canada for use in the compensation setting process by the federal government. Surveys prior to 1967 were conducted on various sample and employment bases.

The sample was selected from Labour Canada's Wage Rate Survey as of October 1, 1966. The Wage Rate Survey was designed to gather information from all establishments in selected industries with at least 20 employees in any one month of the year. Establishments in each of the 11 industry groups were arranged in descending order of total number of employees. From these listings the first 75 percent of the employees with their corresponding establishments were retained for purposes of selecting a sample. The resultant number of establishments and employees, by industry groups, from which the Benefits and Working Conditions Survey Sample was drawn in 1967, is shown in Table 1-A.

TABLE 1-A

POPULATION BY INDUSTRY - 1967 (75 PERCENT UNIVERSE)

Industry Group	Establishments	Employees
Electric power and gas	40	28,338
Communication	22	57,821
Mines, quarries and oil wells	97	58,245
Finance and real estate	38	63,837
Transportation and storage (excluding railways)	192	73,976
Municipal governments	30	79,801
Services	704	103,491
Hospitals and universities	192	147,083
Trade	1,484	223,096
Manufacturing (non-durable)	1,345	452,767
Manufacturing (durable)	685	463,078
TOTAL	4,829	1,751,533

The establishments in the sample were chosen initially from the 11 industry groups in proportion to the size of each industry with a minimum representation of eight establishments in each industry group. Included in the sample design was a method of substitution to ensure appropriate regional distribution and replacement of firms unable to participate. Consequently, prior to the 1982 survey, a review was made of the basic industrial sample in order to effect substitutions for the companies who were unable to participate in 1980. As a result the information shown in this report covers 167 establishments. However, data are reported for only 166 establishments in the Management/Professional and Office categories, and 154 establishments in the Non-Office category. This is due to the inclusion of establishments which do not have employees in one or two categories. Table 1-B shows a detailed breakdown of the 1982 sample.

TABLE 1-B

COMPOSITION OF 1982 SAMPLE BY INDUSTRY GROUP

Industry Group*	Establishments	Employees
Mines, quarries and oil wells	8	9,346
Manufacturing industries	68	89,923
Transportation, communication and other utilities	19	40,073
Trade	18	29,130
Finance, insurance and real estate	10	18,581
Community, business and personal services industries	32	66,098
Public administration and defence	<u>10</u>	<u>23,122</u>
TOTAL	165	276,273
ADD: 2 pre-determined establishments	<u>2</u>	<u>15,514</u>
TOTAL	167	291,787

* As defined by the Standard Industrial Classification Manual, Revised 1970, Statistics Canada; Agriculture, Forestry, Trapping and Construction are excluded.

Incidence and characteristics data presented in Part II of this report refer to the number of establishments and employees as shown in Table 1-C.

TABLE 1-C

INCIDENCE AND CHARACTERISTICS POPULATION

Category	Establishments	Employees
Management/Professional	166	75,187
Office	166	87,307
Non-Office	154	129,293

For the expenditure data presented in Part III of this report, the number of establishments that provided information are shown in Table 1-D.

TABLE 1-D

EXPENDITURES POPULATION

Category	Establishments	Employees
Office	119	118,652
Non-Office	105	92,581

STATISTICAL PRESENTATION

Data are presented as percentages of Management/Professional, Office and Non-Office employment. For incidence and characteristics data, employment is defined as the number of full-time employees in the establishment as at January 1, 1982. Table 1-E presents a summary of incidence data. In the case of expenditures, however, employment is defined as being the average number of full time employees present during the twelve-month reporting period. In effect, the percentages shown refer to the incidence of benefits weighted by the total number of employees. For conditions that are generally applicable such as, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employment that actually receives the benefit; for other conditions such as shift differentials, which do not apply to all employees, this inference should not be drawn.

TABLE 1-E

SUMMARY OF INCIDENCE

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Basic Group Life Insurance	99.8	99.2	97.4
Supplementary Group Life Insurance	59.7	63.2	32.6
Dependent's Life Insurance	41.4	42.6	29.4
Post-Retirement Life Insurance	67.0	71.2	74.6
Survivor's Income Benefits	25.4	26.9	15.1
Accidental Death and Dismemberment Insurance	60.4	53.9	63.1
Business Travel Accident Insurance	59.7	56.7	33.8
Provincial Health Care	100.0	100.0	100.0
Supplementary Health Insurance Plans	98.1	97.6	92.6
Dental Care Plans	82.7	84.1	83.1
Formal Paid Sick Leave Plans	91.5	86.0	42.6
Sickness Indemnity Insurance Plans	0.4	1.6	42.4
Combined Formal Paid Sick Leave and Sickness Indemnity Plans	7.2	12.0	14.9
Long Term Disability Plans	93.8	82.9	66.3
Pension Plans	100.0	99.0	93.1
Hours of Work	100.0	100.0	100.0
Paid Holidays	96.6	100.0	100.0
Paid Vacations	96.6	100.0	100.0
Personal and Parental Leave	70.3	71.1	46.4
Paid Rest Periods	72.0	79.2	86.8
Overtime Compensation	44.1	97.2	99.8
Shift Work Compensation	26.3	71.2	95.5
Call-back Pay	19.6	52.9	91.2
Stand-by Pay	16.0	28.3	23.3
Pay for Regularly Scheduled Weekend Work	5.3	26.5	38.4
Acting Pay	38.3	69.7	86.1
Severance Pay Plans and Retirement Allowances	48.9	43.0	39.3
Health and Safety	69.9	79.0	91.4
Removal Expenses on Employer-Initiated Transfer	58.5	54.3	34.8
Continuing Part-time Employees*	3,738	3,907	12,878

* Number of employees

Normally, the percentages found in this report have been directly extracted from Volumes 1 and 2. In some instances it was necessary to recalculate percentages in order that data could be presented in summary form. These calculations took several forms, the simplest of which was the combining of percentage for very detailed characteristics into broader categories. In other cases it was necessary to recalculate percentages so that they represented a percentage of all employees eligible for a particular benefit rather than a percentage of a sub-group of those employees. For example, Volume 1 reports that 47.0% of Non-Office employees having Sickness Indemnity Insurance coverage receive a flat dollar amount per week. Furthermore, 4.7% of those employees with a flat dollar coverage receive between \$175 and \$190 per week. These percentages have been recalculated for this report. Thus, Table 11-C indicates that 2.2% of Non-Office employees having Sickness Indemnity Insurance coverage receive a flat dollar benefit of between \$175 and \$190 per week. (47.0% x 4.7% = 2.2%.)

Each benefit section is introduced by a brief narrative explanation on the nature of the benefit, followed by prevalence data and information pertaining to the characteristic of the benefit.

Characteristics information is presented in one of two ways. Normally, characteristics data represent only those establishments answering the incidence question in a positive manner. However, certain characteristics data reflect percentages which are based not on the original prevalence but on the incidence of a particular characteristic. Where this occurs a full explanation is provided.

Cost data are presented in terms of mean employer/employee expenditures calculated on the basis of percentages of straight-time payroll and dollars per employee. Further information of an interpretative nature with respect to costs is located at the beginning of Part III.

DEFINITIONS

The following definitions are provided to assist readers of this report.

ANNUAL AVERAGE NUMBER OF EMPLOYEES: The number of employees who received a salary during the last pay period of each of 12 months averaged.

EMPLOYMENT: The survey establishment weighted by numbers of Management/Professional, Office or Non-Office employees.

ESTABLISHMENT: An operating unit having an independent existence in the sense that it contains within itself all of the elements needed to carry on its activities. It is typically a factory, mine, store or similar unit of an organization or an independent firm.

EXECUTIVES: Officers involved in planning and policy typically reporting to the presidential level.

<u>INDUSTRY:</u>	"A group of operating units e.g. companies or establishments engaged in the same or similar kind of economic activity, e.g. logging camps, coal mining, clothing factories, department stores, laundries". (Standard Industrial Classification Manual, Revised 1970, Statistics Canada, Catalogue No. 12-501 Occasional).
<u>INDUSTRY GROUP:</u>	A family of industries sharing a common purpose, for example, service, trade, manufacture, etc.
<u>MANAGEMENT EMPLOYEES:</u>	Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.
<u>NON-OFFICE EMPLOYEES:</u>	Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.
<u>OFFICE EMPLOYEES:</u>	Clerical, stenographic, technical and other general Office workers and Non-Office supervisors above the level of working foremen.
<u>PROFESSIONAL:</u>	Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine or nursing.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART II

SURVEY FINDINGS

GROUP LIFE INSURANCE AND RELATED PLANS

- GROUP LIFE INSURANCE
- SURVIVORS' INCOME BENEFITS
- ACCIDENTAL DEATH AND DISMEMBERMENT
- BUSINESS TRAVEL ACCIDENT INSURANCE

GROUP LIFE INSURANCE AND RELATED PLANS

GROUP LIFE INSURANCE PLANS

Group life insurance plans provide life insurance coverage of a pre-determined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. The amount of cash settlement is most often expressed as a percentage of salary or a fixed dollar amount. Other formulae base coverage on factors such as age, marital status and number of dependents.

There are a wide variety of group life plans available. Some plans offer employees the option of increasing the amount of coverage under a supplementary provision of the plan. Dependents life insurance may also be available under the basic plan or as a supplementary option. Still other plans offer protection against permanent disability. In the event of permanent disability, premiums may be waived with the insurance remaining in effect or alternatively, the policy amount or a reduced amount may be paid either as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long Term Disability Plan.

Data were gathered from 167 establishments in the industrial sample representing a total employee population of 291,787 employees. Of this number, establishments representing a total employee population of 287,513 reported positively on the availability of group life insurance coverage for employees. However, these employees do not all avail themselves of these benefits. In a few instances, participation in a group life insurance plan is not a mandatory condition of employment. Table 2-A presents information on the incidence of group life insurance benefit plans broken down by the three major employee categories.

TABLE 2-A

INCIDENCE OF GROUP LIFE INSURANCE PLANS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	99.8	99.2	97.4
Plan not provided	<u>0.2</u>	<u>0.8</u>	<u>2.6</u>
	100.0	100.0	100.0

* Data used to produce Tables 2-A to 2-J have been extracted from Pay Research Bureau, "Benefits and Working Conditions - 1982", Volume 1, Canada (hereinafter cited as Volume 1) pages 22 to 27.

EMPLOYER'S CONTRIBUTIONS

Of the establishments reporting that group life insurance was "provided" as shown in Table 2-A, more than 60% indicated that 100% of the cost was borne by the employer. Approximately 24% indicated that between 50% and 95% of costs were borne by the employer, whereas 6.5% reported that they paid all of the premium up to a given amount of coverage after which they shared the cost of coverage over and above this amount with the employee or did not contribute any further. Table 2-B presents details of employer contributions. Percentages refer only to employees covered under "plan provided" as indicated in Table 2-A. It should also be noted that approximately one-half of the employees reported under "plan not provided" are in fact eligible for coverage under a union-sponsored plan to which the employer contributes. Details of such plans were not gathered in this survey.

TABLE 2-B

EMPLOYER'S CONTRIBUTION TO GROUP LIFE INSURANCE*

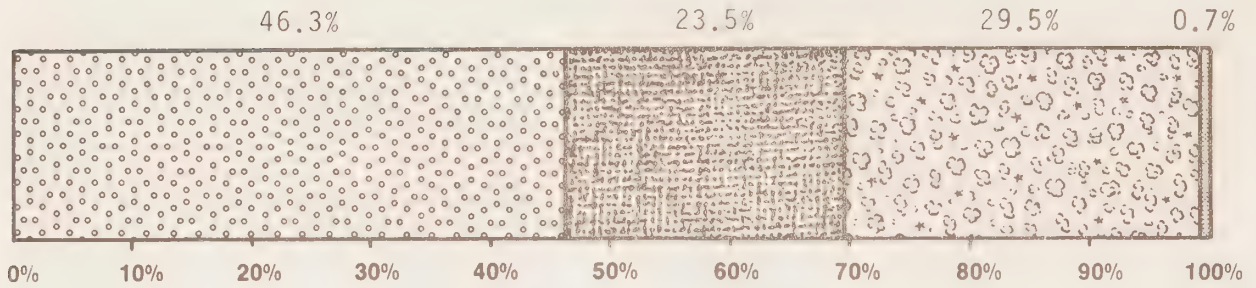
Percentage of Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Under 50%	6.0	7.3	2.2
50%	23.5	24.1	15.7
55 to 95%	12.5	5.0	9.4
100%	46.3	53.3	58.8
Variable	11.0	7.4	12.2
No contribution	<u>0.7</u>	<u>2.9</u>	<u>1.7</u>
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

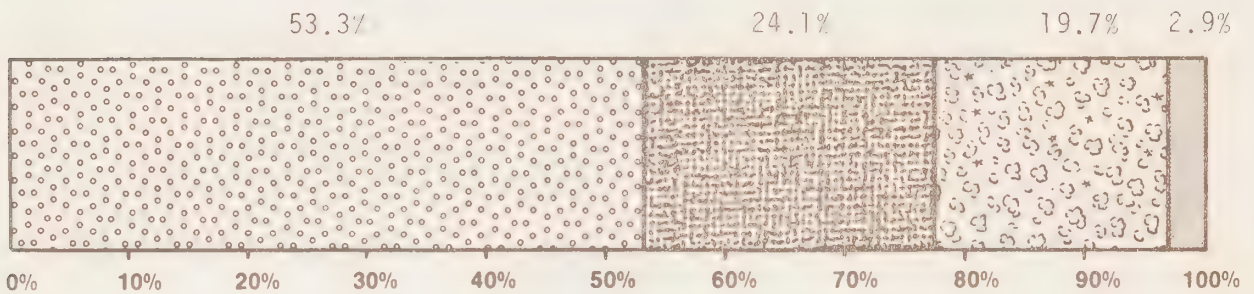
FIG. 1

GROUP LIFE INSURANCE — EMPLOYER CONTRIBUTIONS

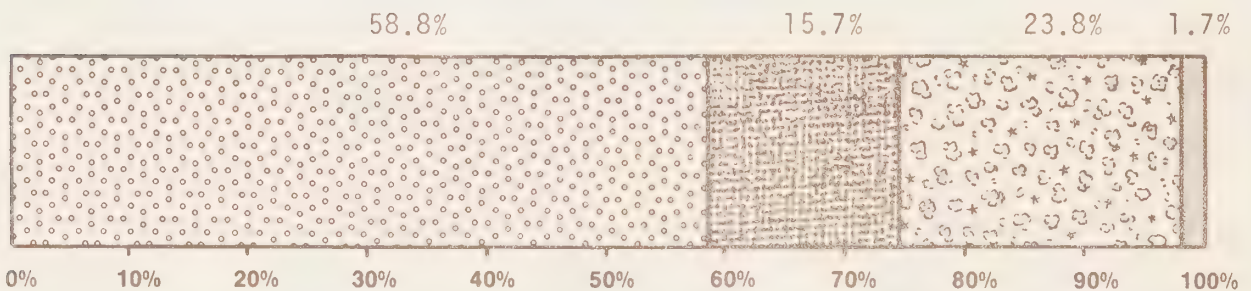
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other



No contributions

FORMULAE FOR COVERAGE

Survey investigation showed that a majority of employees are covered by plans where the insured amount is defined as a percentage of salary. A variety of formulae were found to exist, details of which are provided in Table 2-C.

TABLE 2-C

FORMULAE FOR GROUP LIFE INSURANCE COVERAGE*

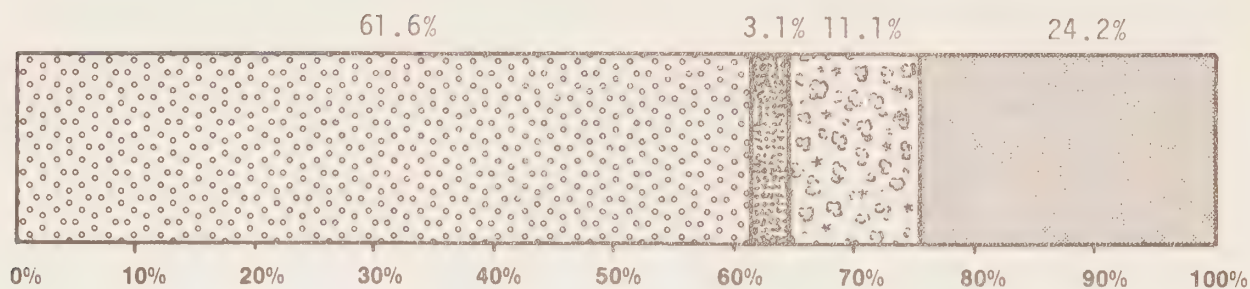
Formulae for Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Uniform amount	3.1	8.8	38.5
Percentage of salary	61.6	66.8	32.7
Choice of above formula	6.2	2.0	1.8
Varies by salary grade	1.4	1.5	2.3
Varies by age	9.1	2.5	1.7
Varies by number of dependents	11.1	9.3	15.4
Varies by marital status	0.1	0.1	0.3
Varies by service	2.7	2.5	0.6
Varies by combination of above	4.4	5.3	0.8
Other	<u>0.3</u>	<u>1.2</u>	<u>5.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

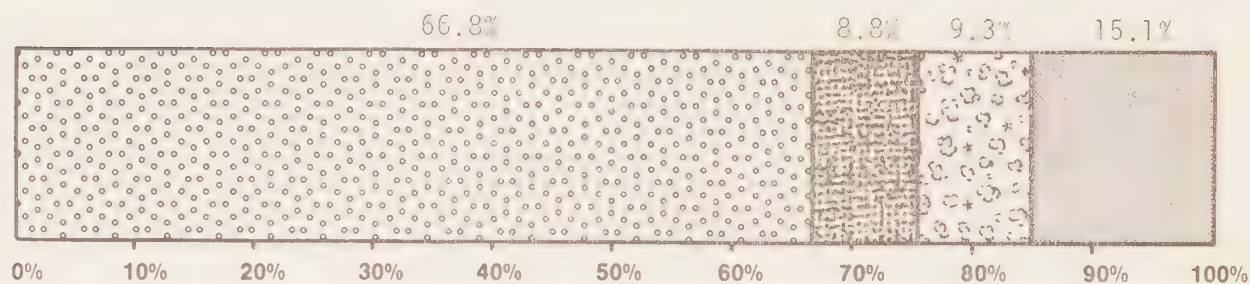
FIG. 2

GROUP LIFE INSURANCE — COVERAGE FORMULAE

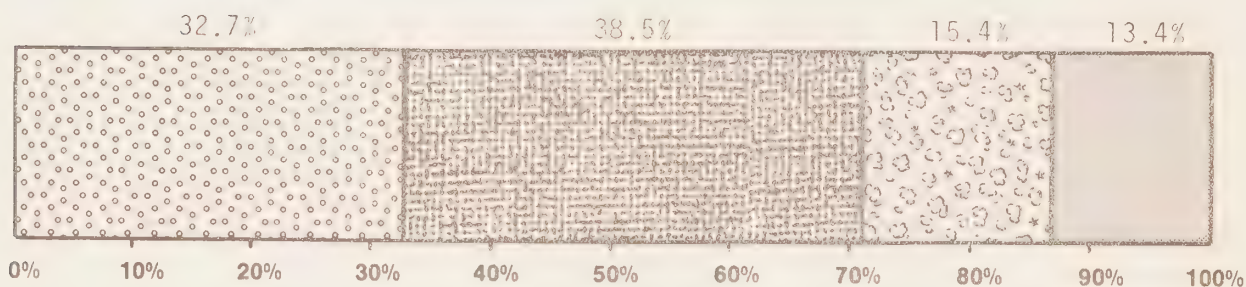
Management/Professional Employees



Office Employees



Non-Office Employees



Percentage of salary



Uniform amount



Varies by number of dependents



Other

In many group life plans where the insured amount is identified as a percentage of salary, the plan also identifies a maximum dollar amount payable. As can be seen in Table 2-D, 34.8% and 29.3% of the employees in the Management/Professional and Office categories respectively were members of plans which did not specify a maximum insured amount and approximately 15% to 20% of employees in these two categories are subject to a maximum coverage which is \$300,000 or higher. In the Non-Office group, the majority of employees are covered by a uniform insured amount. Fifty percent of these employees are insured for a uniform amount of \$10,000 to \$13,000.

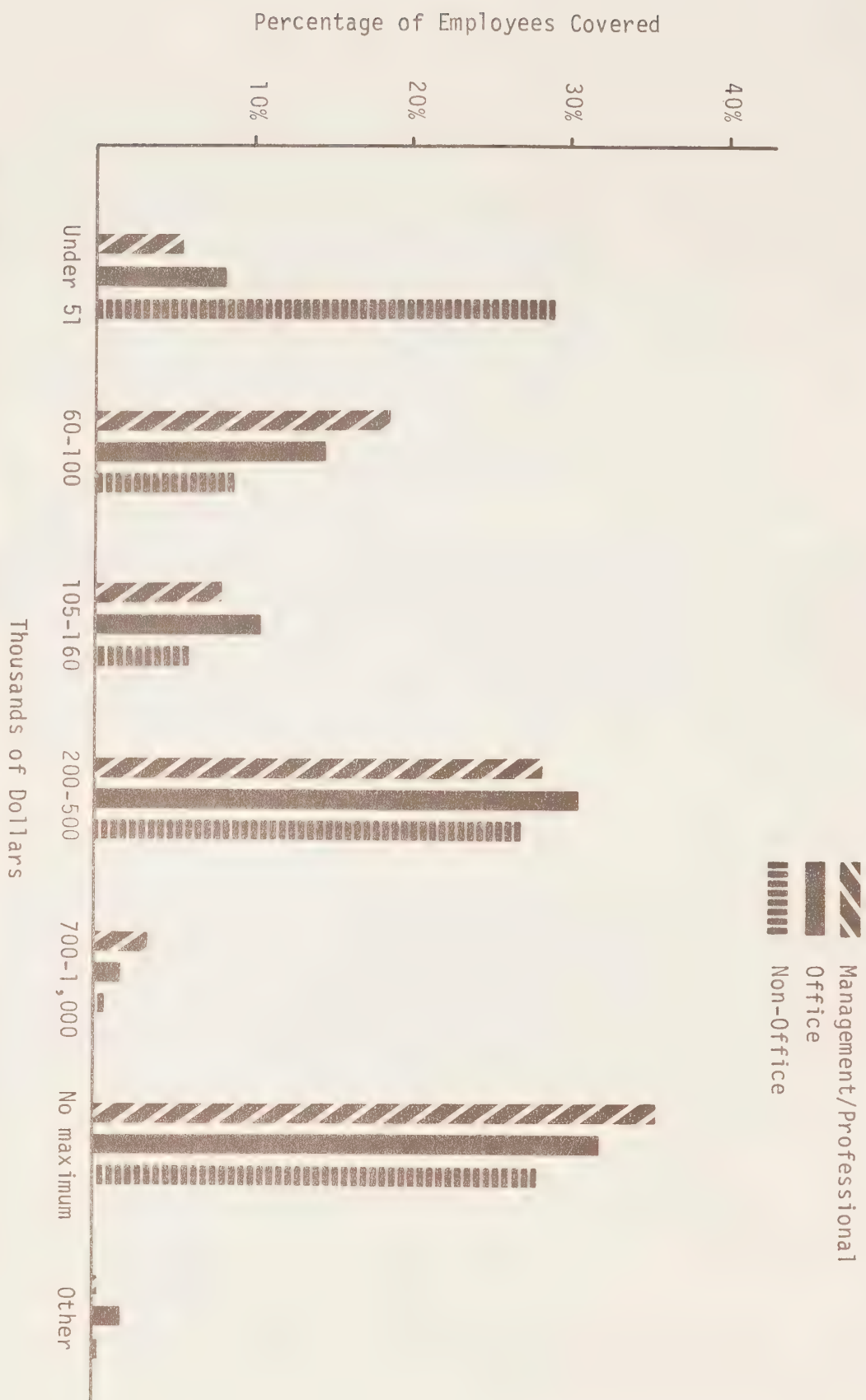
TABLE 2-D

MAXIMUM COVERAGE UNDER BASIC GROUP LIFE INSURANCE PLAN*

Maximum Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
\$10,000 to \$25,000	4.6	5.3	6.4
\$30,000 to \$50,000	0.7	2.2	11.4
\$60,000 to \$75,000	11.1	12.3	3.8
\$100,000	6.9	0.9	1.6
\$105,000 to \$147,000	3.7	2.1	0.3
\$150,000 to \$160,000	4.1	7.6	3.4
\$200,000 to \$255,000	9.2	13.1	9.7
\$300,000 to \$350,000	13.5	10.2	6.9
\$400,000 to \$500,000	4.8	4.9	0.0
\$700,000 to \$750,000	1.6	0.7	0.4
\$1,000,000	1.7	0.9	0.0
Combined maximum for all life insurance plans	0.2	1.7	0.1
No maximum specified	34.8	29.3	17.4
N/A, uniform amount	<u>3.1</u>	<u>8.8</u>	<u>38.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

FIG. 3 BASIC GROUP LIFE INSURANCE — MAXIMUM COVERAGE*



* Percentages are derived from those given in Table 2-D excluding "N/A, uniform amount".

Tables 2-E and 2-F identify the benefit amounts payable under the "uniform amount" and "percentage of salary" formulae. Note: The percentage of employees covered refers only to employees covered by such formulae.

TABLE 2-E

BASIC GROUP LIFE INSURANCE COVERAGE - UNIFORM AMOUNT*

Details - Uniform Amount Only	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
\$1,000 to \$3,000	24.2	29.5	13.2
\$5,000 to \$6,000	15.8	15.2	3.8
\$7,000 to \$9,000	0.0	1.3	4.6
\$10,000	4.3	21.1	28.9
\$11,000 to \$13,000	14.2	19.7	21.4
\$15,000 to \$18,000	0.0	2.4	6.5
\$20,000 to \$24,000	1.6	0.2	9.9
\$25,000 to \$35,000	26.1	10.6	11.0
\$40,000 to \$50,000	13.8	0.0	0.7
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

TABLE 2-F

BASIC GROUP LIFE INSURANCE COVERAGE - PERCENTAGE OF SALARY*

Details - Percentage of Salary Only	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 100%	0.9	0.7	0.0
100%	38.3	52.1	39.0
110% to 160%	5.1	10.0	13.4
200%	21.9	17.9	26.3
250%	9.5	1.3	12.7
300%	5.5	2.8	2.7
350%	6.2	2.9	1.5
Choice of percentages with a maximum of 300%	12.2	9.1	4.2
Variable percentage	0.4	3.2	0.2
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

SUPPLEMENTARY GROUP LIFE INSURANCE

In some group life insurance plans, provisions exist whereby an employee has the option of supplementing the insured amount available under the basic plan. Of all the establishments providing group life insurance, survey statistics showed that 59.7% had supplementary provisions for employees in the Management/Professional category while 63.2% and 32.6% stated that this additional provision was available to employees in the Office and Non-Office categories respectively. Table 2-G depicts the extent of the employer's contributions toward supplementary group life. Percentages refer only to those establishments having supplementary provisions.

TABLE 2-G

EMPLOYER'S CONTRIBUTION TO SUPPLEMENTARY GROUP LIFE INSURANCE*

Employer's Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
10% to 43%	14.2	13.1	9.2
50%	14.1	9.6	2.4
54% to 75%	2.8	2.1	0.3
100%	0.8	0.8	2.3
Variable percentage	2.8	5.0	6.8
No contribution	<u>65.3</u>	<u>69.4</u>	<u>79.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

DEPENDENTS' LIFE INSURANCE

Survey investigation showed that in a significant number of cases, employee's dependents were also provided with life insurance coverage. This coverage could be obtained under the basic plan or as a supplementary provision. The typical coverage is \$5,000 on the life of a spouse and \$2,000 per dependent child. Table 2-H is a summary of the incidence and characteristics.

TABLE 2-H

DEPENDENTS' LIFE INSURANCE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Provided under the basic group life plan	12.4	16.7	9.3
- Available as an optional supplement	29.0	25.9	20.1
- N/A, not offered	58.6	57.4	70.6
	100.0	100.0	100.0
Employer's Contribution			
- No Contribution	70.0	62.2	58.3
- Less than 50%	2.8	5.1	0.8
- 50%	14.2	12.2	6.9
- 100%	8.6	14.9	24.5
- Other	4.4	5.6	9.5
	100.0	100.0	100.0
Coverage for spouse			
- Less than \$5,000	20.9	30.9	28.3
- \$5,000	38.3	29.0	35.2
- More than \$5,000	12.1	5.2	5.3
- Other	28.7	34.9	31.2
	100.0	100.0	100.0
Coverage per dependent child			
- Less than \$2,000	29.4	49.2	32.4
- \$2,000	28.5	24.4	21.6
- More than \$2,000	17.9	2.3	6.7
- Other	22.8	22.8	32.6
- No coverage	1.4	1.3	6.7
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

PROTECTION IN THE EVENT OF DISABILITY

In the event of permanent disability, an employee's premium payment is often waived and the insurance coverage remains in effect until age 65 or the normal retirement age. Alternatively, the policy amount or another reduced amount may be paid either in a lump sum or in instalments. Such provisions under group life insurance are separate and distinct from disability coverage under long term disability plans. Table 2-I depicts the nature of disability provisions. Percentages refer to all employees covered by group life insurance plans.

TABLE 2-I

DISABILITY PROVISIONS OF GROUP LIFE INSURANCE PLANS*

Type of Provisions	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Lump sum payment of policy amount	0.5	1.0	1.9
Payment in instalments of policy amount	0.2	1.5	1.8
Choice of one of the above possibilities	5.2	5.0	4.9
Payment in instalments of reduced amount	0.1	0.3	0.5
Immediate payment of reduced amount and balance at death	0.0	0.0	0.7
Premiums waived	52.8	46.6	50.8
Other	1.4	2.3	8.7
No disability coverage under Group Life	<u>39.8</u>	<u>43.3</u>	<u>30.7</u>
	100.0	100.0	100.0

* See footnote at end of Table 2-A.

POST-RETIREMENT LIFE INSURANCE

On retirement, an employee may continue to receive life insurance coverage, which provides primarily a flat dollar amount or an amount which decreases each year until a minimum amount is attained or until coverage ceases, or a fixed percentage of pre-retirement coverage.

Almost 70% of the establishments included in the survey offer coverage to their employees in the form of post-retirement life insurance. Of the percentage reporting that they offer such life insurance, approximately 80% of the employees do not have to pay the premiums; either the employer pays 100% of premiums or this form of life insurance is funded under the basic plan as "paid up" insurance. Table 2-J is a summary of several characteristics of post-retirement life insurance.

TABLE 2-J

POST-RETIREMENT LIFE INSURANCE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Incidence			
- Coverage provided	67.0	71.2	74.6
- Coverage not provided	<u>33.0</u>	<u>28.8</u>	<u>25.4</u>
	100.0	100.0	100.0
<hr/>			
Employer's Contribution			
- Less than 100%	5.8	2.9	0.9
- 100%	49.4	51.3	55.6
- Funded under basic group life plan as "paid up" insurance	31.5	28.9	38.9
- Other	<u>13.3</u>	<u>16.9</u>	<u>4.6</u>
	100.0	100.0	100.0
<hr/>			

* See footnote at end of Table 2-A.

TABLE 2-J (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Coverage formula			
Flat dollar amount			
- Less than \$2,000	4.1	7.7	8.1
- \$2,000 to \$2,500	4.0	7.6	26.2
- More than \$2,500	7.9	11.8	18.5
Percentage of pre-retirement coverage			
- 10% to 33%	5.8	2.4	6.9
- More than 33%	3.1	3.9	2.7
Flat amount or percentage which gradually reduces after retirement	46.5	36.0	27.8
Other	<u>28.6</u>	<u>30.6</u>	<u>9.8</u>
	100.0	100.0	100.0

SURVIVORS' INCOME BENEFITS

Survivors' income benefits provide a monthly benefit to the surviving spouse and/or children of an employee. The benefit is normally expressed as a monthly dollar amount or a percentage of the employee's salary at the time of death. The benefit is often related to the survivors' needs in that payments are reduced or discontinued when children reach a specified age or the spouse remarries. Table 3-A summarizes several characteristics.

TABLE 3-A
SURVIVORS' INCOME BENEFITS*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	25.4	26.9	15.1
- Not provided	<u>74.6</u>	<u>73.1</u>	<u>84.9</u>
	100.0	100.0	100.0
Employer's contribution			
- No contribution	10.3	19.0	14.3
- Less than 100%	51.1	49.7	17.5
- 100%	37.8	30.4	68.0
- Other	<u>0.8</u>	<u>0.9</u>	<u>0.2</u>
	100.0	100.0	100.0
Monthly benefit paid to Spouse			
Fixed dollar amount			
- \$250 to \$500	1.7	0.9	27.4
Percentage of deceased employee's salary			
- less than 25%	10.8	6.2	1.8
- 25%	47.8	43.3	35.6
- more than 25%	27.7	25.4	12.6
Other	<u>12.0</u>	<u>24.2</u>	<u>22.6</u>
	100.0	100.0	100.0
Additional benefit paid to dependent children**			
- Yes	57.0	54.3	50.9
- No	<u>43.0</u>	<u>45.7</u>	<u>49.1</u>
	100.0	100.0	100.0

* Data used to produce Table 3-A have been extracted from Volume 1, pages 30 and 31.

** These figures were calculated from percentages given in Volume 1, page 31.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. The policy amount is paid to the beneficiary or the employee's estate if the employee dies as a result of an accident. If the employee loses a limb or eyesight as the result of an accident, a percentage of the basic amount is paid. This insurance may be integrated into the basic group life plan or may be a separate plan.

Table 4-A is a summary of the incidence and characteristics of this benefit.

TABLE 4-A
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	60.4	53.9	63.1
- Plan not provided	<u>39.6</u>	<u>46.1</u>	<u>36.9</u>
	100.0	100.0	100.0
Employer's contribution			
- No contribution	16.7	31.3	12.3
- Less than 100%	15.9	11.6	10.8
- 100%	63.7	53.3	72.7
- Other	<u>3.7</u>	<u>3.8</u>	<u>4.2</u>
	100.0	100.0	100.0
Coverage formula**			
Flat dollar amount			
- Less than \$11,000	4.2	3.0	13.9
- \$11,000 to \$20,000	4.8	4.5	30.4
- More than \$20,000	9.3	6.2	7.0
Percentage of salary			
- Less than 200%	11.7	17.9	14.3
- 200%	26.0	21.0	12.5
- More than 200%	24.4	12.5	4.2
Other	<u>19.6</u>	<u>34.9</u>	<u>17.7</u>
	100.0	100.0	100.0

* Data used to produce Table 4-A have been extracted from Volume 1, pages 33 to 35.

** These figures were calculated from percentages given in Volume 1, page 34.

TABLE 4-A (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Percentage of principal sum paid for loss of one limb			
- 50%	42.9	37.8	72.6
- 75%	49.9	49.1	19.4
- Other	<u>7.2</u>	<u>13.1</u>	<u>8.0</u>
	100.0	100.0	100.0

BUSINESS TRAVEL ACCIDENT INSURANCE

Business travel accident insurance plans provide additional life insurance coverage in the event of accidental death, injury or dismemberment of an employee while travelling on behalf of the employing organization. Typically the coverage formula is either a uniform amount or a percentage of salary as shown with other characteristics in Table 5-A.

TABLE 5-A

BUSINESS TRAVEL ACCIDENT INSURANCE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	59.7	56.7	33.8
- Plan not provided	<u>40.3</u>	<u>43.3</u>	<u>66.2</u>
	100.0	100.0	100.0
Employer's contribution			
- 100%	99.4	99.2	100.0
- No contribution	<u>0.6</u>	<u>0.8</u>	<u>0.0</u>
	100.0	100.0	100.0
Coverage formula			
Uniform amount			
- Less than \$100,000	21.6	25.2	53.4
- \$100,000	19.1	21.7	16.7
- More than \$100,000	3.8	5.2	0.9
Percent of salary			
- Less than 300%	11.1	8.5	7.2
- 300%	7.3	13.1	7.6
- More than 300%	10.7	13.3	3.7
Other	<u>26.4</u>	<u>13.0</u>	<u>10.5</u>
	100.0	100.0	100.0

* Data used to produce Table 5-A have been extracted from Volume 1, pages 37 and 38.

HEALTH INSURANCE

- PROVINCIAL HEALTH CARE
- SUPPLEMENTARY HEALTH INSURANCE PLANS
- DENTAL CARE PLANS

HEALTH INSURANCE PLANS

PROVINCIAL HEALTH CARE

Basic health care is provided for through a system of provincial government plans under a joint Federal/Provincial cost sharing agreement. All provinces are required to maintain certain minimum standards in health services, i.e., comprehensive coverage, universality, portability, accessibility and non-profit administration by a public agency.

There are various methods of funding utilized by the provinces. Six provinces (Saskatchewan, Manitoba, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland) finance their plans indirectly, i.e., from general tax revenue whereas Quebec levies direct employer taxes and indirect employee taxes. (Effective July 1, 1982 Manitoba introduced direct employer taxes for health care financing.) Three provinces (British Columbia, Alberta and Ontario) finance their plans directly, by levying monthly premiums. These premiums, as of January 1, 1982, are reported in Table 6-A.

TABLE 6-A

PROVINCIAL HEALTH CARE - PREMIUMS

Province	Monthly Premiums	
	Individual	Family
Ontario	\$23.00	\$46.00
Alberta	\$9.50	\$19.00
British Columbia	\$11.50	\$23.00 to \$28.75

Table 6-B is a summary of employer contribution rates toward individual and family health care premiums in the three provinces which have direct financing.

TABLE 6-B

PROVINCIAL HEALTH CARE - EMPLOYER CONTRIBUTION*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Employer contribution toward individual premiums**			
Alberta			
- 31%	0.4	1.0	0.0
- 50%	78.5	95.4	93.3
- 100%	<u>21.1</u>	<u>3.6</u>	<u>6.7</u>
	100.0	100.0	100.0
British Columbia			
- 50%	43.5	60.3	33.3
- 75%	0.0	8.3	7.5
- 100%	52.5	30.8	58.5
- No employer contribution	<u>4.0</u>	<u>0.6</u>	<u>0.7</u>
	100.0	100.0	100.0
Ontario			
- 25% to 40%	10.3	16.7	2.5
- 50%	8.5	5.9	2.4
- 52% to 75%	21.7	19.6	1.9
- 77% to 97%	17.6	5.6	6.1
- 100%	31.1	47.1	77.0
- Other	4.6	0.0	0.0
- No employer contribution	<u>6.2</u>	<u>5.1</u>	<u>10.1</u>
	100.0	100.0	100.0

* Data used to produce Table 6-B have been extracted from Volume 1, pages 41 and 42.

** These figures were calculated from percentages given in Volume 1, pages 41 and 42.

TABLE 6-B (Cont.)

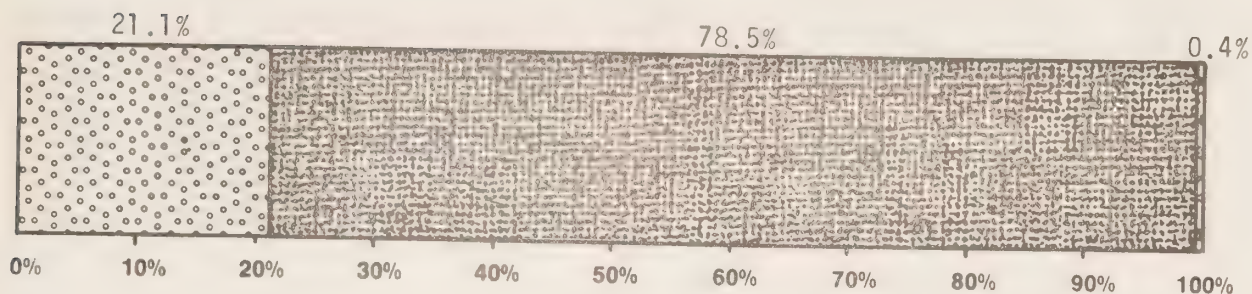
Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Employer contribution toward family premiums**			
Alberta			
- 31%	0.4	1.0	0.0
- 50%	78.5	95.4	92.7
- 71%	0.0	0.0	1.7
- 100%	<u>21.1</u>	<u>3.6</u>	<u>5.6</u>
	100.0	100.0	100.0
British Columbia			
- 50%	43.5	60.3	33.3
- 75%	0.0	8.3	7.5
- 100%	52.5	30.8	58.5
- No employer contribution	<u>4.0</u>	<u>0.6</u>	<u>0.7</u>
	100.0	100.0	100.0
Ontario			
- 25% to 40%	11.6	20.9	2.7
- 50%	11.2	6.5	2.4
- 58% to 75%	20.5	16.8	1.8
- 77% to 97%	17.6	5.6	6.1
- 100%	31.1	45.7	76.9
- Other	4.6	0.0	0.0
- No employer contribution	<u>3.4</u>	<u>4.5</u>	<u>10.1</u>
	100.0	100.0	100.0

** These figures were calculated from percentages given in Volume 1, pages 41 and 42.

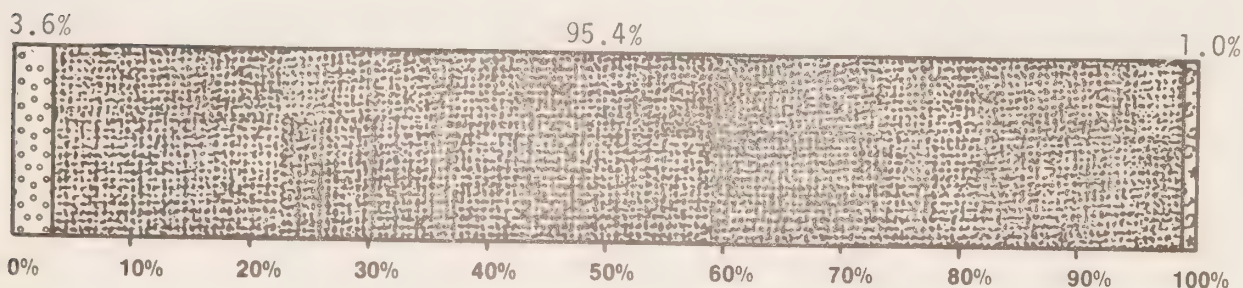
FIG. 4

PROVINCIAL HEALTH CARE — ALBERTA EMPLOYER CONTRIBUTIONS TOWARD INDIVIDUAL PREMIUMS

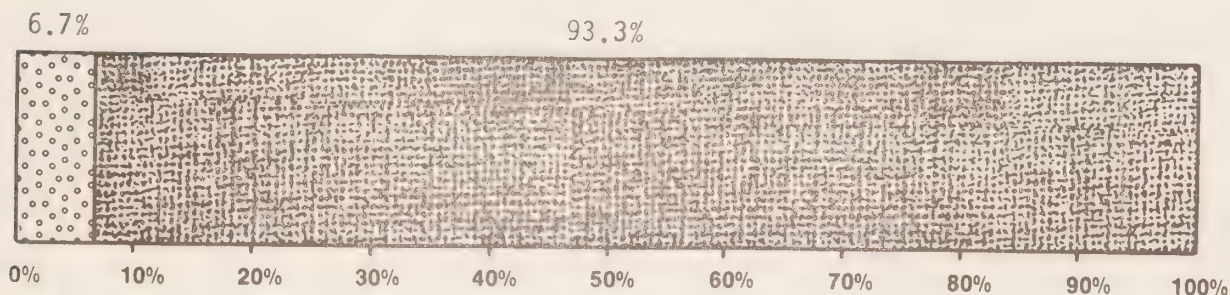
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums

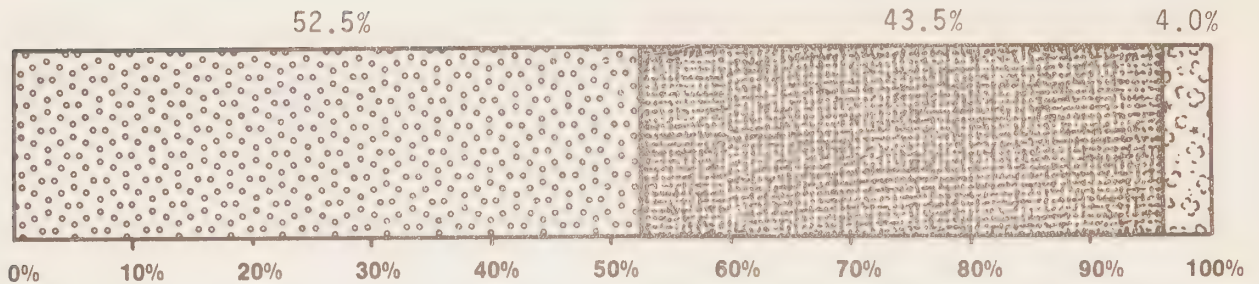


Other

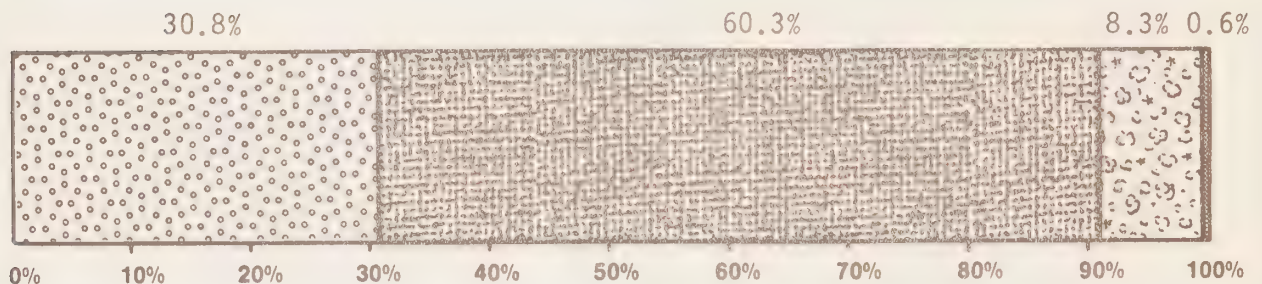
FIG. 5

PROVINCIAL HEALTH CARE — BRITISH COLUMBIA
EMPLOYER CONTRIBUTIONS TOWARD INDIVIDUAL PREMIUMS

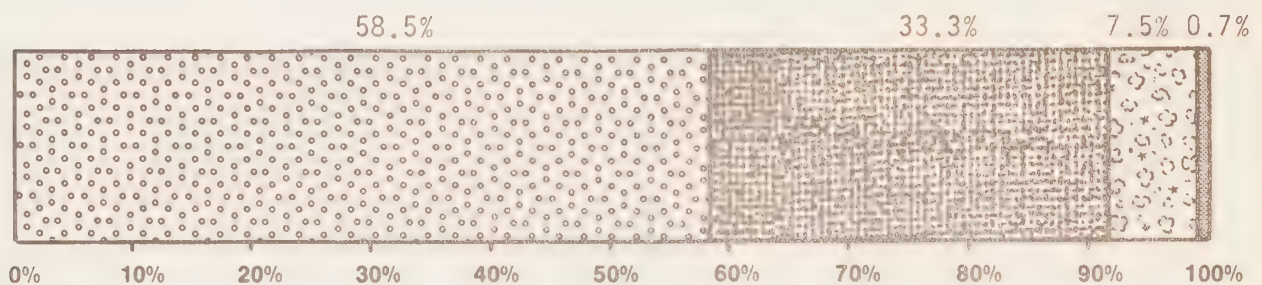
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other

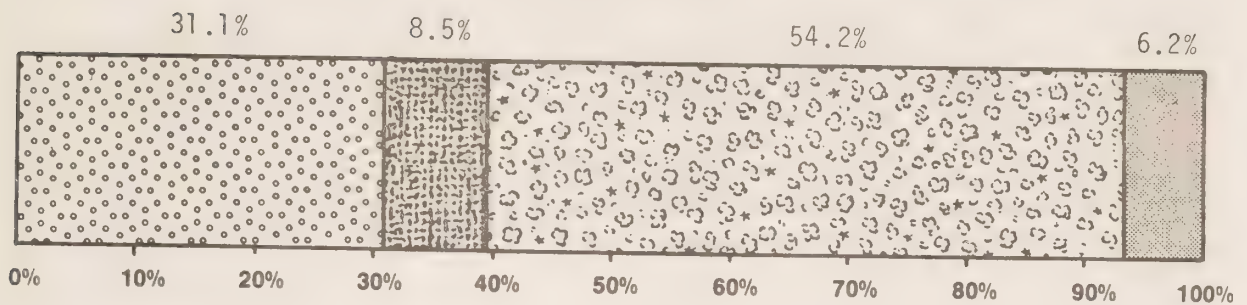


No contributions

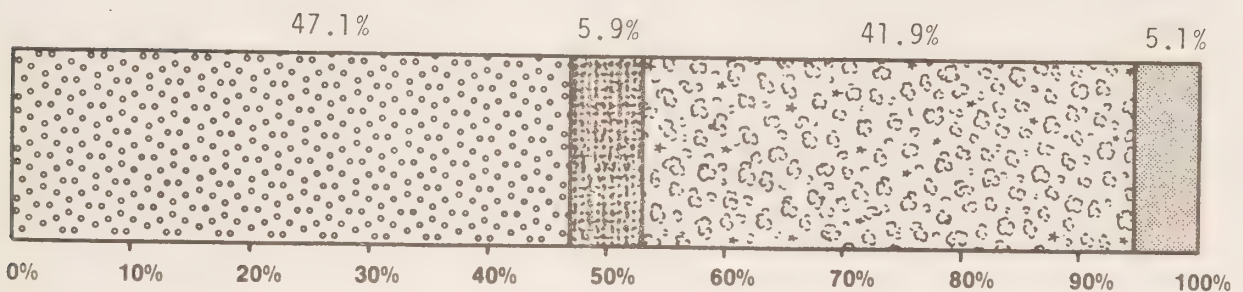
FIG. 6

PROVINCIAL HEALTH CARE — ONTARIO
EMPLOYER CONTRIBUTIONS TOWARD INDIVIDUAL PREMIUMS

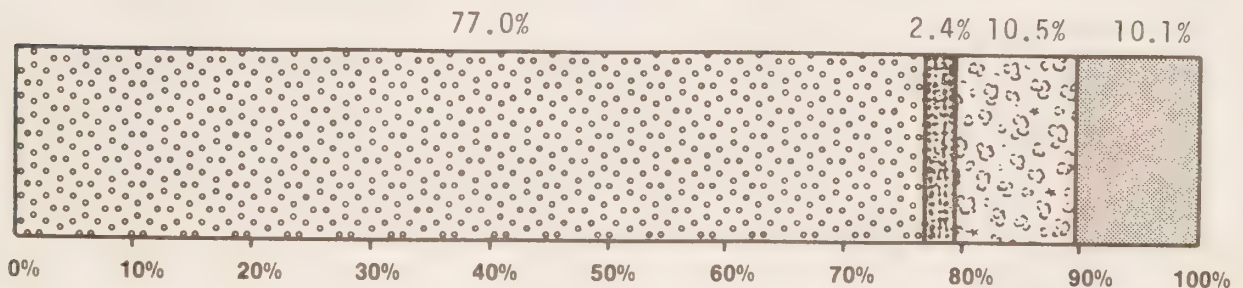
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other



No contributions

SUPPLEMENTARY HEALTH INSURANCE PLANS

The level of benefit provided under provincial health plans is almost uniform across Canada. The basic philosophy is to provide to all citizens coverage against the cost of medical services which are rendered by a physician, surgeon or qualified health professional and which are considered to be medically required. However, protection for medical and hospital attention not within the scope of the applicable provincial health care plans may be provided by private health insurance plans.

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of cost in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. For example, a province's health care plan may pay for chiropractic treatments to maxima of \$15 per treatment and eight treatments per year. The supplementary health insurance could cover amounts in excess of these maxima. In other instances, some plans may specify either maximum overall coverage or maximum coverage for specified services.

In 1982, 98.1% of employees in the Management/Professional category, 97.6% in the Office category and 92.6% in the Non-Office category received Supplementary Health Care coverage. Table 7-A indicates the percentages of employees covered for the benefits specified. It should be noted, however, that some coverage for many of these benefits may also be available under provincially sponsored plans.

TABLE 7-A
MAJOR MEDICAL/SURGICAL BENEFITS*

Type of Benefit Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
- Physiotherapy	94.6	91.4	83.6
- Chiropractic Treatments	69.2	67.6	72.7
- Osteopathy	57.5	61.5	58.2
- Naturopathy	47.9	53.4	47.1
- Podiatry	65.2	65.3	60.6
- Artificial Limbs	98.9	98.7	94.5
- Ambulance Services	99.9	99.9	95.3
- Private Nursing Services	99.2	98.9	91.0
- Optometry	17.1	22.5	29.4
- Prescription Eyeglasses	25.8	23.8	36.9
- Orthoptic Treatments	19.8	17.3	26.7
- Psychiatry	48.2	50.2	39.3

* Data used to produce Table 7-A have been extracted from Volume 1, pages 41 and 42.

TABLE 7-B

EMPLOYER CONTRIBUTION TO MAJOR MEDICAL/SURGICAL PLANS*

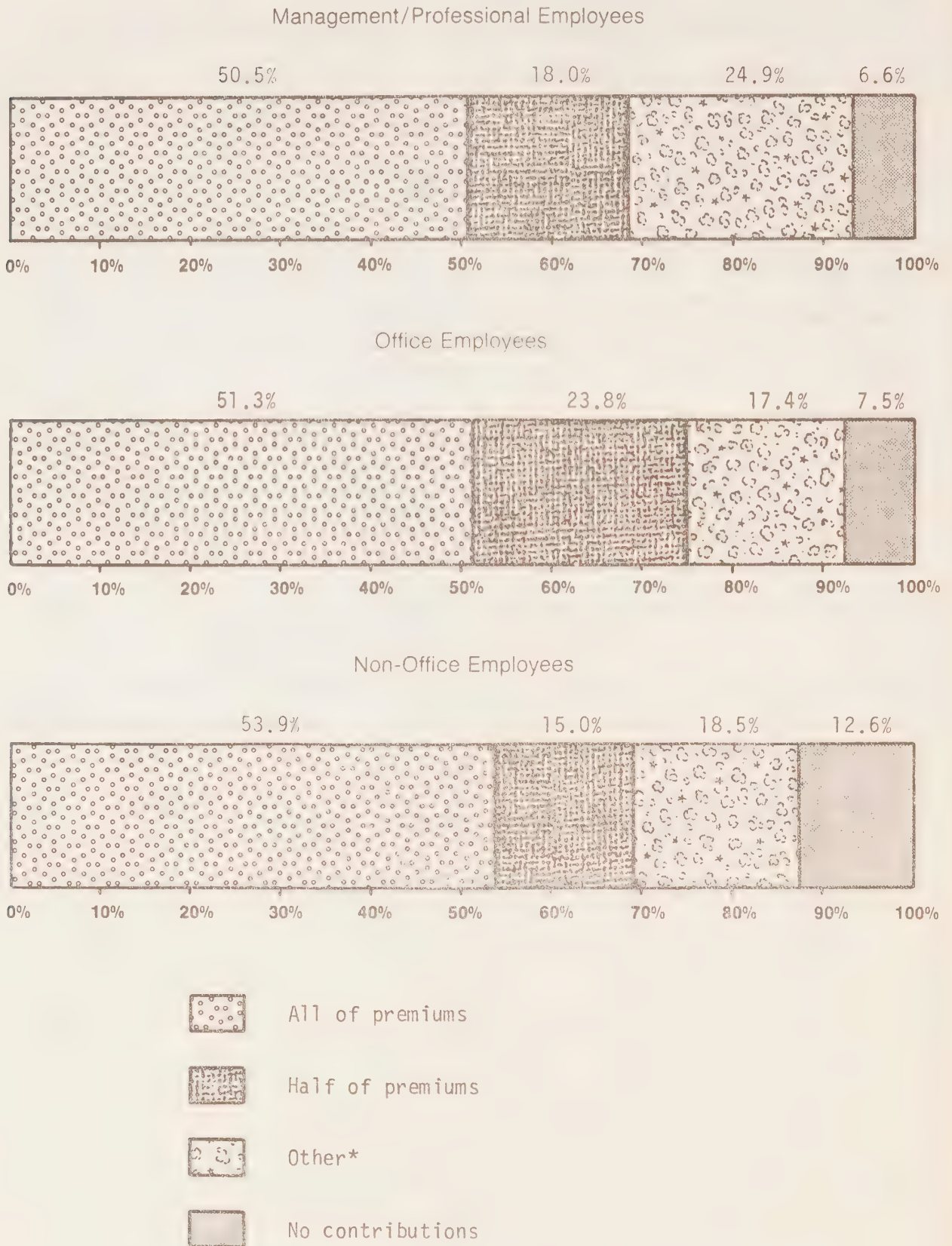
Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No contribution	6.6	7.5	12.6
Less than 50%	1.0	1.0	0.7
50%	18.0	23.8	15.0
60% to 95%	15.2	8.9	8.2
100%	50.5	51.3	53.9
Variable percentage	6.8	5.5	5.0
Other	1.7	0.9	0.0
No major medical/surgical coverage**	<u>0.2</u>	<u>1.1</u>	<u>3.0</u>
	100.0	100.0	100.0

* Data used to produce Tables 7-B to 7-E have been extracted from Volume 1, pages 48 to 52.

** These percentages refer to employees who are eligible only for prescription drugs and/or hospitalization coverage.

FIG. 7

MAJOR MEDICAL/SURGICAL COVERAGE — EMPLOYER CONTRIBUTIONS



* Includes "no major medical/surgical coverage", i.e. prescribed drugs and/or hospitalization only. See Table 7-B.

TABLE 7-C
DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS*

Deductible	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No deductible	23.6	21.6	25.4
Less than \$25 per individual or per family	5.0	8.1	8.1
\$25 per individual	3.1	1.0	0.3
\$25 per individual or per family	33.3	35.4	22.6
\$10 to \$20 per individual and \$20 to \$50 per family	13.1	10.0	16.3
\$25 per individual and \$50 per family	17.6	22.2	23.9
\$50 or more per individual and \$100 or more per family	3.5	0.1	0.4
Other	0.6	0.5	0.0
No major medical/surgical coverage**	<u>0.2</u>	<u>1.1</u>	<u>3.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-B.

** See footnote at end of Table 7-B.

Table 7-D presents information on the co-insurance factor for the major medical/ surgical benefits. The co-insurance is the extent to which the costs over and above the deductible are shared by the insurer and by the insured person. The most common percentage in force in respect of co-insurance paid by the plan is 80%.

TABLE 7-D

CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLANS*

Percentage of Major Medical/ Surgical Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
80%	41.5	42.7	36.3
85% to 90%	2.7	4.8	11.6
100%	45.0	40.6	38.8
Other	10.6	10.8	10.3
Major medical/surgical benefits not covered**	<u>0.2</u>	<u>1.1</u>	<u>3.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-B.

** See footnote at end of Table 7-B.

TABLE 7-E

MAXIMUM COVERAGE PER INDIVIDUAL FOR MAJOR MEDICAL/SURGICAL PLANS*

Amount and Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	51.3	47.7	39.2
\$50,000 to \$250,000 lifetime maximum	6.5	9.0	8.1
\$5,000 to \$35,000 lifetime maximum	16.2	18.6	27.4
\$5,000 to \$25,000 per illness	0.9	0.8	0.3
\$5,000 to \$50,000 per 3 year period	8.5	8.5	8.4
\$1,000 to \$5,000 per year	0.3	0.5	1.7
\$10,000 to \$25,000 per year	6.8	4.6	2.7
Varies with benefit	9.2	8.9	8.8
Other	0.1	0.3	0.4
Major medical/surgical benefits not covered**	<u>0.2</u>	<u>1.1</u>	<u>3.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-B.

** See footnote at end of Table 7-B.

The survey data show that more than three out of four employees who have a specific maximum coverage can have their maxima reinstated after a period of time if certain criteria are met. It should also be noted that less than one employee out of five who has a specific maximum also has a family maximum.

TABLE 7-F

PRESCRIBED DRUGS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Coverage provided	100.0	99.4	99.0
Prescribed drugs not covered**	<u>0.0</u>	<u>0.6</u>	<u>1.0</u>
	100.0	100.0	100.0

* Data used to produce Tables 7-F to 7-J have been extracted from Volume 1, page 48 to 52.

** These percentages refer to employees who are eligible only for major medical/surgical and/or hospitalization coverage.

TABLE 7-G

EMPLOYER CONTRIBUTION TO PRESCRIBED DRUGS*

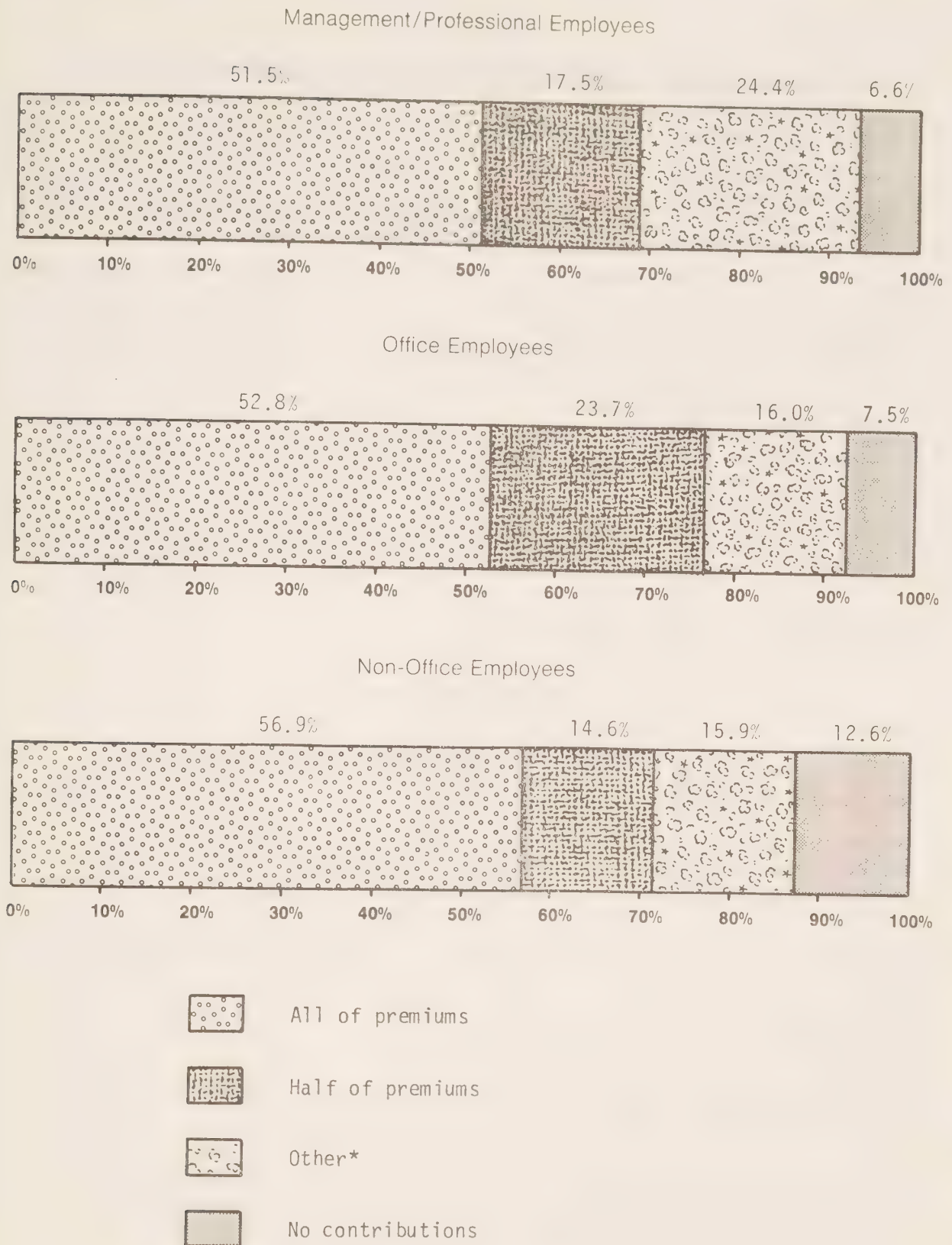
Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 50%	1.0	1.0	1.2
50%	17.5	23.7	14.6
55% to 95%	14.9	8.0	8.7
100%	51.5	52.8	56.9
Variable percentage	6.8	5.5	5.0
Other	1.7	0.9	0.0
No employer contribution	6.6	7.5	12.6
Prescribed drugs not covered**	<u>0.0</u>	<u>0.6</u>	<u>1.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-F.

** See footnote at end of Table 7-F.

FIG. 8

PRESCRIBED DRUGS COVERAGE — EMPLOYER CONTRIBUTIONS



* Includes "prescribed drugs not covered", i.e. major medical/surgical and/or hospitalization coverage only. See Table 7-G.

TABLE 7-H

ANNUAL DEDUCTIBLE FOR PRESCRIBED DRUGS PER EMPLOYEE AND PER FAMILY*

Deductible for Prescribed Drugs	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical plan	74.8	78.0	59.3
No deductible for prescribed drugs	20.9	17.4	17.2
\$0.20 to \$2.00 per prescription	3.9	3.3	12.5
\$10 to \$25 per individual and \$10 to \$50 per family	0.4	0.7	10.0
Prescribed drugs not covered**	<u>0.0</u>	<u>0.6</u>	<u>1.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-F.

** See footnote at end of Table 7-F.

TABLE 7-I

CO-INSURANCE FOR PRESCRIBED DRUGS*

Percentage of Prescribed Drug Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
70%	3.2	2.8	1.6
80%	45.5	50.1	33.1
85% to 90%	6.6	3.0	2.4
100%	41.3	41.0	59.5
Other	3.4	2.5	2.4
Prescribed drugs not covered**	<u>0.0</u>	<u>0.6</u>	<u>1.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-F.

** See footnote at end of Table 7-F.

TABLE 7-J

MAXIMUM COVERAGE PER INDIVIDUAL FOR PRESCRIBED DRUGS*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	62.8	58.0	65.3
Included in the major medical/ surgical benefits maximum	35.1	39.6	33.1
Other	2.1	1.8	0.6
Prescribed drugs not covered**	<u>0.0</u>	<u>0.6</u>	<u>1.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-F.

** See footnote at end of Table 7-F.

TABLE 7-K

HOSPITALIZATION*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Coverage for private or semi-private room provided	100.0	100.0	90.9
Hospitalization not covered**	<u>0.0</u>	<u>0.0</u>	<u>9.1</u>
	100.0	100.0	100.0

* Data used to produce Tables 7-K to 7-O have been extracted from Volume 1, pages 48 to 53.

** These percentages refer to employees who are eligible only for major medical/surgical and/or prescribed drugs coverage.

TABLE 7-L

EMPLOYER CONTRIBUTION TO HOSPITALIZATION*

Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 50%	1.0	1.0	1.2
50%	18.0	23.8	15.0
55% to 90%	11.8	7.0	8.4
100%	50.7	52.1	46.6
Variable percentage	6.8	5.5	5.0
Other	1.7	0.9	0.0
No employer contribution	10.0	9.7	14.7
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>9.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-K.

** See footnote at end of Table 7-K.

TABLE 7-M

ANNUAL DEDUCTIBLE FOR HOSPITALIZATION*

Deductible for Hospitalization	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical plan	20.0	25.5	22.5
No deductible for hospitalization	72.8	66.3	65.7
Other	7.2	8.2	2.7
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>9.1</u>
	100.0	100.0	100.0

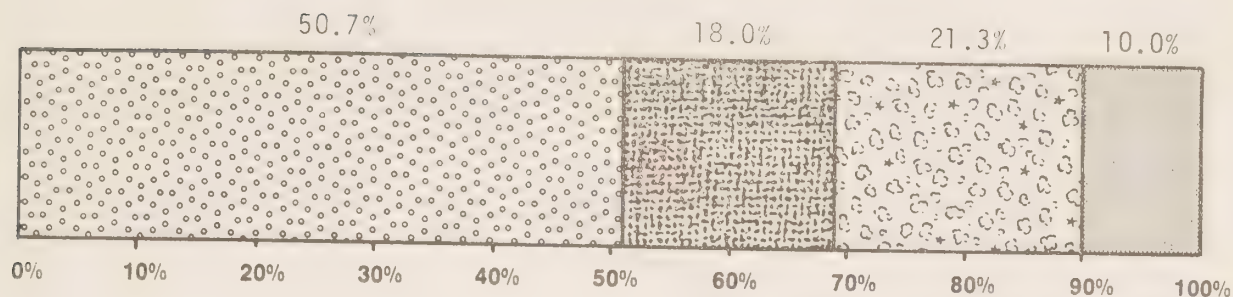
* See footnote at end of Table 7-K.

** See footnote at end of Table 7-K.

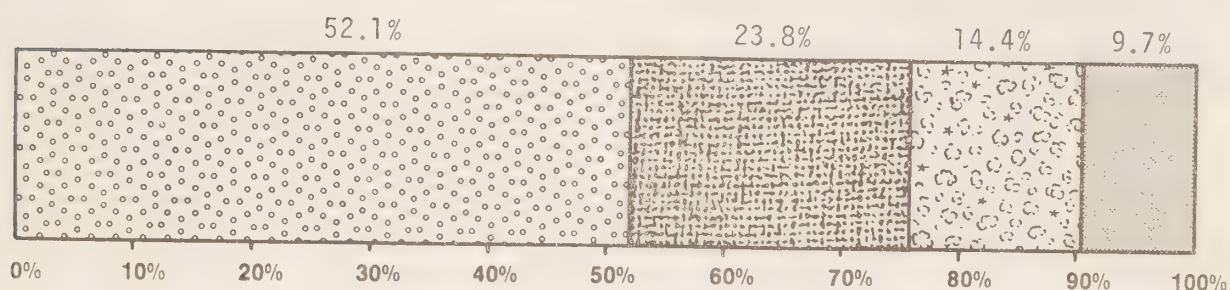
FIG. 9

HOSPITALIZATION COVERAGE — EMPLOYER CONTRIBUTIONS

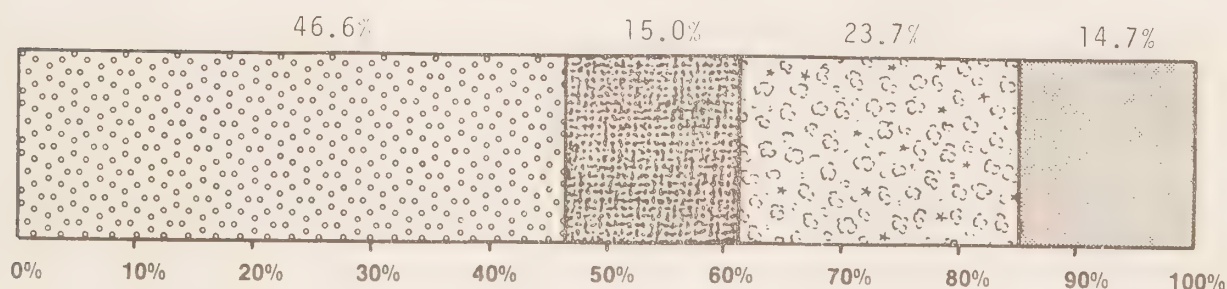
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other*



No contributions

* Includes "hospital fees not covered", i.e. major medical/surgical and/or prescribed drugs coverage only. See Table 7-L.

TABLE 7-N

CO-INSURANCE FOR HOSPITALIZATION*

Percentage of Hospitalization Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
80% to 100% of semi-private room cost (private room not covered)	20.8	25.6	27.0
80% to 100% of semi-private or private room cost	33.6	31.2	30.7
80% to 100% of semi-private room cost (or the equivalent amount towards private room cost)	14.2	15.5	17.8
\$5 to \$50 for private and semi-private room	4.8	2.3	1.9
100% of semi-private room cost and \$3 to \$50 for private room	12.0	10.3	5.2
100% of semi-private room cost and 80% to 90% of private room	10.8	13.0	4.0
Other	3.8	2.1	4.3
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>9.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-K.

** See footnote at end of Table 7-K.

TABLE 7-O

MAXIMUM COVERAGE PER INDIVIDUAL FOR HOSPITALIZATION*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	80.3	82.4	68.8
180 days or less per disability	1.9	1.9	8.4
365 days or more per disability	0.3	0.3	0.8
Hospital fees not covered**	0.0	0.0	9.1
Included in the major medical/surgical benefit maximum	<u>17.5</u>	<u>15.4</u>	<u>12.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 7-K.

** See footnote at end of Table 7-K.

DENTAL CARE INSURANCE PLANS

Dental care insurance provides coverage for dental care such as preventive, restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover emergency dental services required as a result of accidents; in addition, some provinces provide a limited dental care program for children.

The prevalence of dental care insurance as a major employee benefit has continued to increase in recent years. In 1982, survey data revealed that a majority of employees comprising the survey sample are covered in varying degrees by employer sponsored group dental care plans: specifically, 82.7% of employees in the Management/Professional category, 84.1% in the Office category and 83.1% in the Non-Office category have dental care coverage. For all employees having a plan, preventive treatments are covered while restorative treatments are provided to 86.1% of the Management/Professional employees, 77.2% of the Office category and 76.7% of the Non-Office employees. Orthodontic coverage is provided to 47.1% of the Management/Professional employees, 45.0% of the Office and 49.5% of the Non-Office employees in establishments having dental care coverage.

TABLE 8-A

PREVENTIVE TREATMENTS COVERAGE*

Type of Preventive Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
X-rays	100.0	100.0	100.0
Fillings	100.0	100.0	100.0
Oral Surgery	99.5	99.6	100.0
Endodontia	99.3	98.2	97.9
Periodontia	99.5	98.2	97.5
General anesthesia	93.6	96.9	96.4
Other types of preventive treatments	99.9	99.7	99.9

* Data used to produce Tables 8-A to 8-E have been extracted from Volume 1, pages 57 to 62.

TABLE 8-B

EMPLOYER CONTRIBUTION TO PREVENTIVE TREATMENTS*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	15.0	11.2	8.9
57% to 87%	18.1	19.2	11.6
100%	56.8	55.9	73.9
Other	9.0	10.5	3.3
No employer contribution	0.9	1.9	2.3
Data not available	<u>0.2</u>	<u>1.3</u>	<u>0.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

TABLE 8-C

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR PREVENTIVE CARE*

Type of Deductible for Preventive Care	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical benefits	4.6	3.5	0.5
No deductible	74.9	75.0	85.4
\$25 to \$35 per employee or per family	8.7	7.5	9.7
\$10 per individual and \$20 per family	1.6	0.8	0.3
\$25 per individual and \$50 per family	4.5	9.6	3.8
Lifetime deductible of \$50 per individual	5.0	2.6	0.0
Other	<u>0.7</u>	<u>1.0</u>	<u>0.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

FIG. 10 DENTAL CARE — EMPLOYER CONTRIBUTIONS TO PREVENTIVE TREATMENT

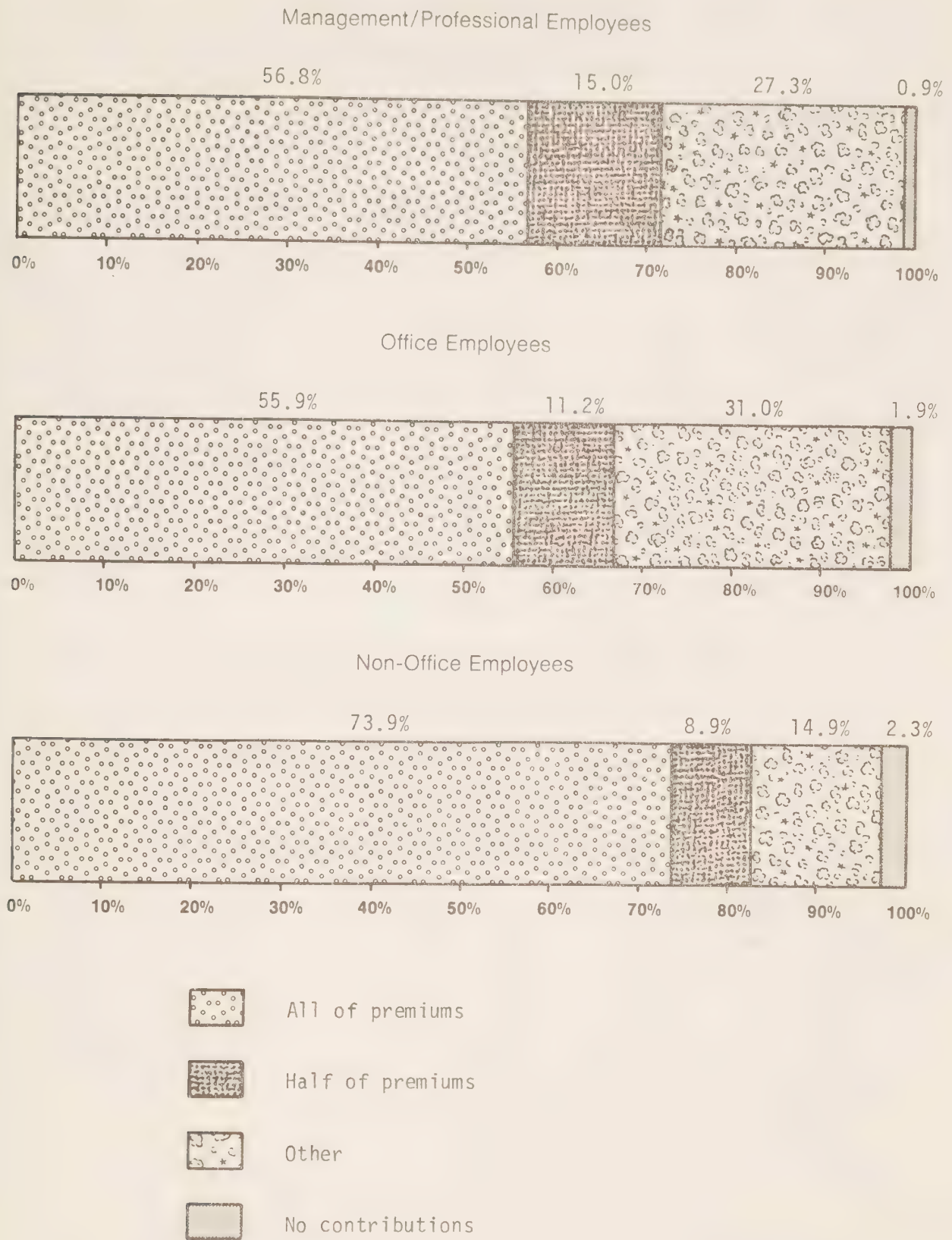


TABLE 8-D

CO-INSURANCE FOR PREVENTIVE CARE*

Percentage of Preventive Care Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50% or less	0.9	1.2	0.9
70% to 75%	10.4	10.4	5.9
80%	25.8	22.8	16.5
85% to 90%	0.2	0.9	0.8
100%	51.7	51.4	67.6
Other	<u>11.0</u>	<u>13.3</u>	<u>8.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

TABLE 8-E

MAXIMUM COVERAGE PER INDIVIDUAL FOR PREVENTIVE CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	44.1	48.9	47.4
Less than \$1,000 per year	13.5	12.8	15.3
\$1,000 per year	26.6	24.7	22.4
More than \$1,000 per year	11.9	9.1	7.0
Other	<u>3.9</u>	<u>4.5</u>	<u>7.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

TABLE 8-F

RESTORATIVE TREATMENTS COVERAGE*

Characteristic	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence	86.1	77.2	76.7
Type of restorative coverage**			
Crowns and inlays	97.4	95.3	95.0
Prosthodontia	93.6	97.1	93.3
Other types of restorative treatments	52.4	61.5	57.9

* Data used to produce Table 8-F to 8-J have been extracted from Volume 1, pages 58 to 62.

** Percentages refer to employees eligible for restorative treatments coverage.

TABLE 8-G

EMPLOYER CONTRIBUTION TO RESTORATIVE CARE*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	15.8	10.8	7.4
57% to 87%	12.0	13.0	10.0
100%	50.3	40.9	53.7
Other	7.1	9.7	3.3
No employer contribution	0.7	1.5	2.3
Data not available	0.2	1.3	0.0
No restorative care coverage**	<u>13.9</u>	<u>22.8</u>	<u>23.3</u>
	100.0	100.0	100.0

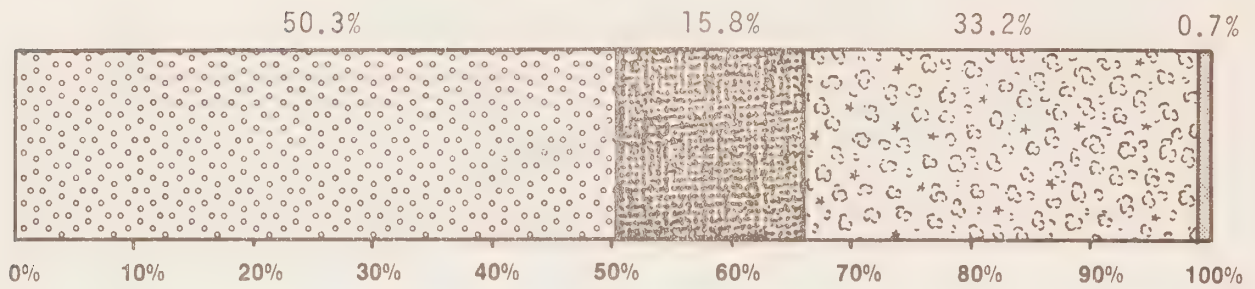
* See footnote at end of Table 8-F.

** These percentages refer to employees who are eligible only for preventive and/or orthodontic care.

FIG. 11

DENTAL CARE — EMPLOYER CONTRIBUTIONS TO RESTORATIVE CARE

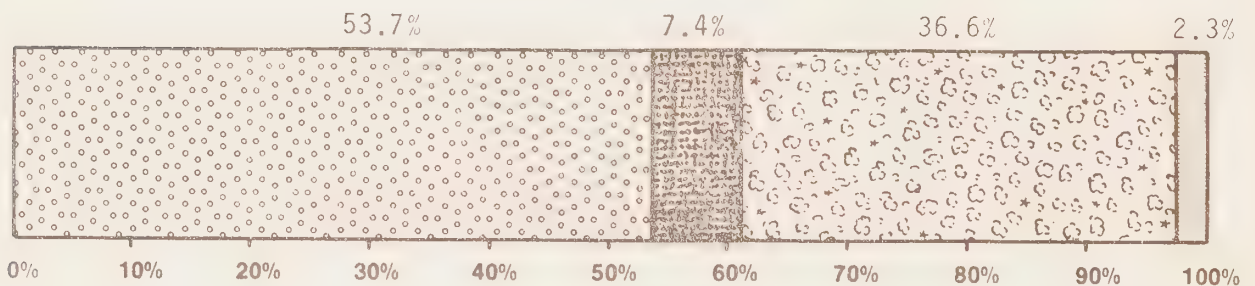
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other*



No contributions

* Includes "no restorative care coverage", see Table 8-G.

TABLE 8-H

ANNUAL DEDUCTIBLE PER EMPLOYEE AND PER FAMILY FOR RESTORATIVE CARE*

Type of Deductible for Restorative Care	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for preventive care	16.0	12.8	12.2
Included in deductible for major medical/surgical benefits	4.6	2.7	0.1
No deductible for restorative care	59.7	52.1	58.3
\$25 per individual and \$50 to \$75 per family	2.8	3.4	5.6
\$50 per individual and \$100 per family	2.2	5.8	0.3
Other	0.8	0.4	0.2
No restorative care coverage**	<u>13.9</u>	<u>22.8</u>	<u>23.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-F.

** See footnote at end of Table 8-G.

TABLE 8-I

CO-INSURANCE FOR RESTORATIVE CARE*

Percentage of Restorative Care Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
40%	0.6	0.7	0.9
50%	54.9	48.0	47.6
60% to 90%	17.3	12.1	14.4
100%	5.1	7.8	9.5
Other	8.2	8.6	4.3
No restorative care coverage**	<u>13.9</u>	<u>22.8</u>	<u>23.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-F.

** See footnote at end of Table 8-G.

TABLE 8-J

MAXIMUM COVERAGE PER INDIVIDUAL FOR RESTORATIVE CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	27.5	27.3	26.8
Included in preventive care maximum	49.1	41.1	45.3
\$500 to \$1,000 per year	7.6	4.4	2.6
\$1,500 to \$2,000 per year	1.0	3.3	1.9
Other	0.9	1.1	0.1
No restorative care coverage**	<u>13.9</u>	<u>22.8</u>	<u>23.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-F.

** See footnote at end of Table 8-G.

TABLE 8-K

ORTHODONTIC COVERAGE*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	47.1	45.0	49.5
Plan not provided**	<u>52.9</u>	<u>55.0</u>	<u>50.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 8-K to 8-O have been extracted from Volume 1, pages 59 to 62.

** These percentages refer to employees who are eligible only for preventive and/or restorative care.

TABLE 8-L

EMPLOYER CONTRIBUTION TO ORTHODONTIC COVERAGE*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	8.0	6.5	2.8
60% to 80%	9.8	10.2	8.6
100%	24.5	21.5	35.8
Other	4.4	5.6	2.3
No employer contribution	0.3	0.0	0.0
Data not available	0.2	1.3	0.0
No orthodontic coverage**	<u>52.8</u>	<u>54.9</u>	<u>50.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-K.

** See footnote at end of Table 8-K.

TABLE 8-M

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR ORTHODONTIC COVERAGE*

Type of Deductible for Orthodontia	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for preventive care	4.3	4.5	0.6
Included in deductible for restorative care	1.5	1.3	4.8
Included in deductible for major medical/surgical benefit	4.6	2.7	0.1
No deductible	35.7	35.8	40.5
Other	1.0	0.6	3.6
No orthodontic coverage**	<u>52.9</u>	<u>55.1</u>	<u>50.4</u>
	100.0	100.0	100.0

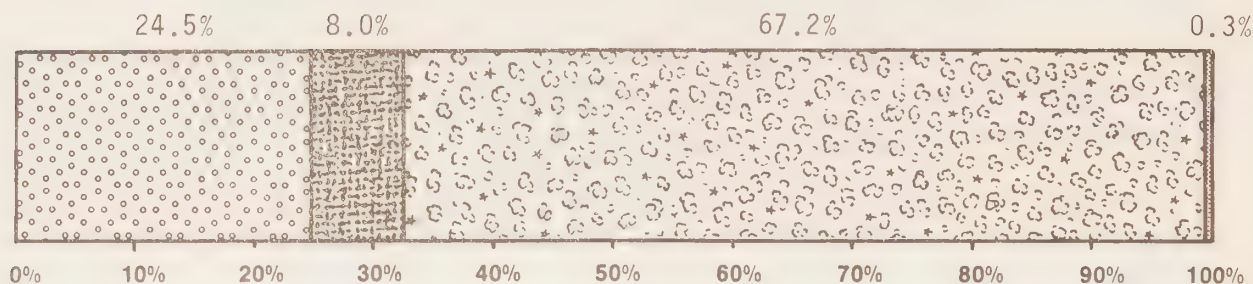
* See footnote at end of Table 8-K.

** See footnote at end of Table 8-K.

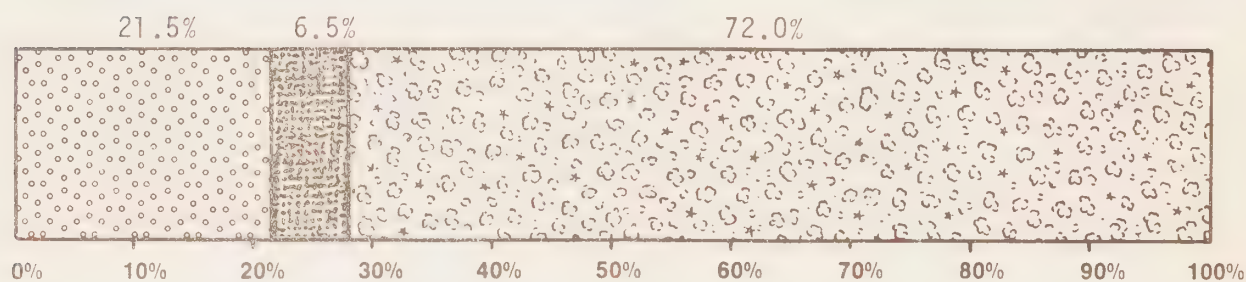
FIG. 12

DENTAL CARE — EMPLOYER CONTRIBUTIONS TO ORTHODONTIC CARE

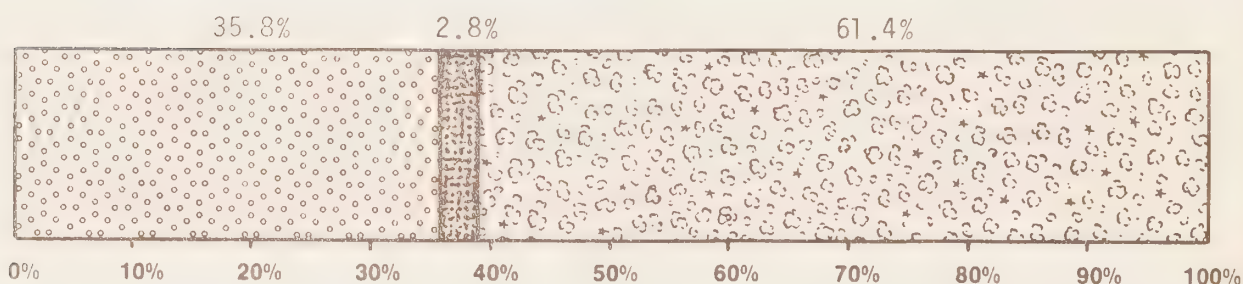
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other*



No contributions

* Includes "no orthodontic coverage", see Table 8-L.

TABLE 8-N

CO-INSURANCE FOR ORTHODONTIC COVERAGE*

Percentage of Orthodontic Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
25%	0.6	0.7	0.9
50%	45.4	43.3	47.4
60% to 80%	0.3	0.1	0.0
100%	0.5	0.5	0.0
Other	0.4	0.5	1.2
No orthodontic coverage**	<u>52.8</u>	<u>54.9</u>	<u>50.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-K.

** See footnote at end of Table 8-K.

TABLE 8-O

MAXIMUM COVERAGE PER INDIVIDUAL FOR ORTHODONTIC CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in amount stated for preventive care	2.3	4.3	1.8
\$500 to \$750	1.9	2.2	1.9
\$1,000 to \$2,000	0.7	3.9	1.2
Lifetime maxima of			
- \$150 to \$900	8.6	12.1	18.9
- \$1,000	18.0	17.7	19.5
- \$1,200 to \$1,500	7.2	2.9	5.0
Other	1.0	1.8	1.2
No maximum	7.4	0.0	0.0
No orthodontic coverage**	<u>52.9</u>	<u>55.1</u>	<u>50.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-K.

** See footnote at end of Table 8-K.

SALARY CONTINUATION PLANS

- SHORT TERM DISABILITY PLANS
- PAID SICK LEAVE
- FORMAL PAID SICK LEAVE PLANS
- SICKNESS INDEMNITY INSURANCE PLANS
- COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE
- LONG TERM DISABILITY INSURANCE PLANS

SALARY CONTINUATION PLANS

SHORT TERM DISABILITY PLANS

Sickness benefits were found to be almost universal among the establishments studied. Most employers have a plan for continuing salary or wage payments to employees who are unable to work because of illness or accident. In 1982, sickness benefits were available to all employees in the Management/Professional and Office categories while 96.0% of workers in the Non-Office category are in receipt of this benefit. Statistics reveal that only 1.2% of all employees are not covered by any sort of short term sickness benefit plan.

Table 9-A identifies the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Data are based on establishments reporting the presence of sickness benefits.

TABLE 9-A

SHORT TERM DISABILITY PLANS*

Type of Plan	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Informal Paid Sick Leave	0.9	0.5	0.1
Formal Paid Sick Leave	91.5	85.9	42.6
Sickness Indemnity Insurance	0.4	1.6	42.4
Combined Formal Paid Sick Leave and Sickness Indemnity Insurance	<u>7.2</u>	<u>12.0</u>	<u>14.9</u>
	100.0	100.0	100.0

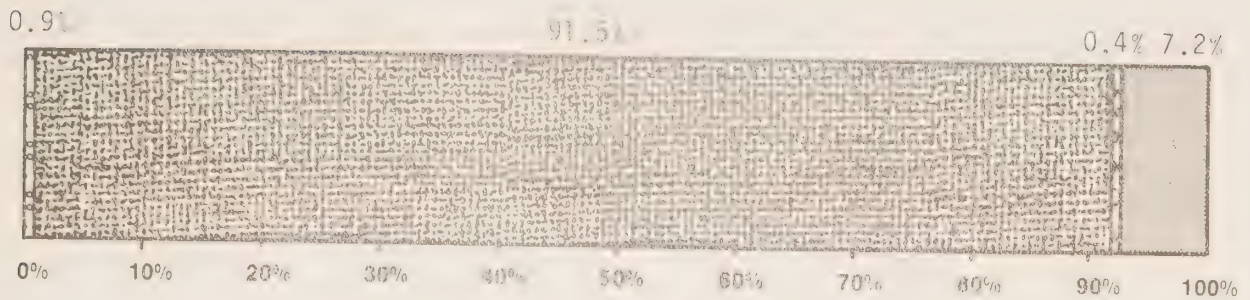
* Data used to produce Table 9-A have been extracted from Volume 1, page 65.

As can be seen in Table 9-A, sickness benefits fall into two basic types, paid sick leave and sickness indemnity insurance, which may be applied as separate plans or combined to complement each other.

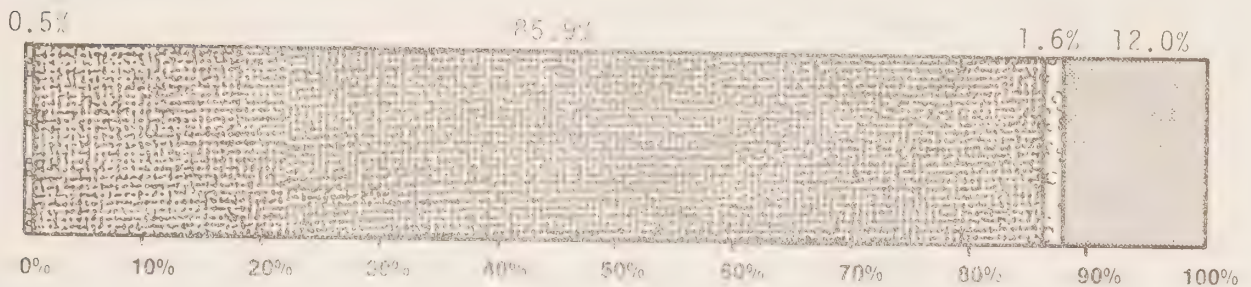
FIG. 13

TYPE OF SHORT TERM DISABILITY PLANS

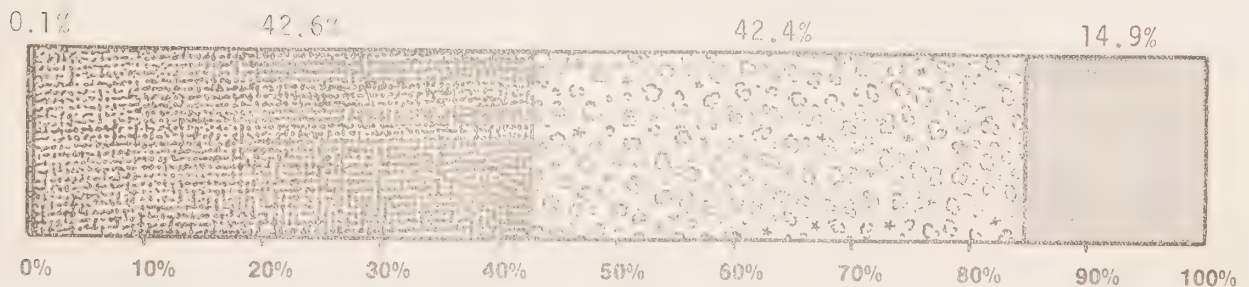
Management/Professional Employees



Office Employees



Non-Office Employees



Informal Paid Sick Leave



Formal Paid Sick Leave



Sickness Indemnity Insurance



Combined Formal Paid Sick Leave and Sickness Indemnity Insurance

PAID SICK LEAVE

Paid sick leave may be formally or informally administered. It is usually self insured, with the employing organization absorbing the full cost of providing employees with all or part of their normal earnings when they are unable to perform their duties because of illness or injury. Paid sick leave plans that were informally administered, that is, where the benefit was granted solely on the basis of supervisory/management discretion, are not included in this presentation.

A formal sick leave plan usually involves crediting a certain number of days to an employee to use for sick leave. These sick leave credits may be cumulative or non-cumulative.

Sick leave is cumulative when credits earned during one year but not used, may be carried over into the next year for use; however used credits are not renewed: as credits are cumulative so are debits.

Non-cumulative sick leave credits can either be granted on a per year or per illness basis. In plans where sick leave credits are granted on a yearly basis, the organization grants a certain number of days to an employee at the beginning of the fiscal, calendar or service year. At the end of the year, the remaining unused credits are not carried over into the next year, but the sick leave credit "bank" is renewed according to entitlements as determined by company policy (i.e., sick leave credits are not cumulative but neither are the debits). The same is true for non-cumulative sick leave credits granted on a per illness basis, except that the sick leave credits are renewed after each illness.

FORMAL PAID SICK LEAVE PLANS

For all formal paid sick leave plans, both cumulative and non-cumulative, survey responses indicate that the predominant rate of pay when absent due to illness or injury is 100% of regular earnings. Further details are provided in Table 10-A.

TABLE 10-A
PERCENT OF PAY WHILE ON SICK LEAVE*

Percent of Pay During Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
60% to 85%	0.8	3.7	7.7
100%	62.0	43.4	56.8
Variable with length of absence	1.8	7.0	6.6
Variable with length of service	2.4	1.5	2.4
Variable with length of both absence and service	33.0	44.3	24.4
Other	<u>0.0</u>	<u>0.1</u>	<u>2.1</u>
	100.0	100.0	100.0

* Data used to produce Tables 10-A to 10-D have been extracted from Volume 1, pages 69 to 74.

In 1982, it should be noted that for most employees there are no waiting periods for benefits resulting from a non-occupational accident or illness; in fact, 97.0% of the Management/Professional employees, 92.9% of the Office category and 68.0% of the Non-Office workers covered by a formal paid sick leave plan received benefits on the first day for illness or accident.

Table 10-B illustrates the various types of sick leave credits provided by establishments having in place a Formal Sick Leave Plan.

TABLE 10-B

TYPE OF SICK LEAVE CREDITS*

Type of Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Cumulative	19.5	20.7	39.6
Non-cumulative	74.8	74.9	53.0
Both cumulative and non-cumulative	<u>5.7</u>	<u>4.4</u>	<u>7.4</u>
	100.0	100.0	100.0

* See footnote at end of Table 10-A.

TABLE 10-C

CUMULATIVE SICK LEAVE*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Annual rate of accumulation			
12 working days or less	3.4	2.3	27.5
15 working days	24.9	22.9	11.3
18 working days	29.8	13.2	16.7
20 working days	33.0	45.1	29.1
24 working days or more	0.3	2.6	2.1
Variable with service	<u>8.6</u>	<u>13.9</u>	<u>13.3</u>
	100.0	100.0	100.0
Maximum accumulation			
120 to 130 days	22.8	8.4	1.5
150 to 156 days	26.7	18.9	16.3
176 days	8.6	10.2	9.3
180 to 200 days	18.9	6.0	8.8
240 to 300 days	1.8	19.1	3.4
520 days	12.8	28.7	29.1
No maximum	<u>8.4</u>	<u>8.7</u>	<u>31.6</u>
	100.0	100.0	100.0
Compensation for unused credits			
On retirement	1.8	0.6	2.0
On retirement, resignation, involuntary severance and/or death	9.3	13.0	25.0
No compensation	14.2	11.7	20.5
N/A, Non-cumulative leave only	<u>74.7</u>	<u>74.7</u>	<u>52.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 10-A.

** Percentages are based only on employees having cumulative sick leave plans with the exception of the figures indicating "compensation for unused credits" which are based on all employees having a Formal Paid Sick Leave Plan.

TABLE 10-D

NON-CUMULATIVE SICK LEAVE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Entitlement per Year			
10 to 22 days	0.0	1.4	9.8
85 days	0.5	0.3	0.0
130 days	1.2	2.4	4.5
260 days	0.0	7.0	6.2
Varies with service	14.2	5.3	4.0
N/A, per illness entitlement	83.6	82.0	68.4
N/A, both per year and per illness	<u>0.5</u>	<u>1.6</u>	<u>7.1</u>
	100.0	100.0	100.0
Entitlement per Illness			
65 to 75 days	17.4	15.1	14.6
80 to 128 days	2.9	5.9	7.3
130 days	44.8	39.0	23.3
180 to 260 days	7.2	7.3	8.0
520 days	0.6	0.6	0.4
Varies with service	10.7	14.0	14.8
N/A, per year entitlement	15.9	16.5	24.5
N/A, both per year and per illness	<u>0.5</u>	<u>1.6</u>	<u>7.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 10-A.

SICKNESS INDEMNITY INSURANCE PLANS

Sickness indemnity insurance plans are insured income protection plans provided through an insurance company or outside agency; the employer either pays all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required benefit payments.

When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified time interval, according to the provisions of the plan. The typical plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percent of weekly salary. The latter formula is the most common, but a maximum dollar amount may be specified.

Survey findings reveal that 0.4% of employees in the Management/Professional category, 1.6% of employees in the Office category and 40.7% of employees in the Non-Office category were covered by sickness indemnity insurance.

Most sickness indemnity plans are fully employer paid; however, some establishments reported that employees were also required to contribute towards the cost of this benefit. Table 11-A indicates the extent of premium contributions made by employers towards sickness indemnity insurance premiums.

TABLE 11-A

EMPLOYER CONTRIBUTION TO SICKNESS INDEMNITY PLANS*

Employer's Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
40% to 59%	36.9	14.6	3.5
70% to 90%	0.0	2.2	4.7
100%	63.1	83.2	91.4
No employer contribution	<u>0.0</u>	<u>0.0</u>	<u>0.4</u>
	100.0	100.0	100.0

* Data used to produce Tables 11-A to 11-C have been extracted from Volume 1, pages 77 to 80.

Some sickness indemnity formulae specify a waiting period of a certain number of days before benefits come into effect. Waiting days can vary according to the nature of the absence; for example, many plans do not require any waiting period in case of accidents or if the employee is hospitalized. The majority of plans have a waiting period of three to five days for illness, during which time no benefits are paid.

Survey responses showed that the maximum period of time for which sickness indemnity payments could be drawn varied from plan to plan. However, as can be seen from Table 11-B a majority of Management/Professional and Office employees were covered by plans which provided payments for a maximum period of 26 weeks. For Non-Office employees, however, the majority indicated a maximum period of 52 weeks of payment.

TABLE 11-B

MAXIMUM DURATION OF SICKNESS INDEMNITY BENEFITS*

Maximum Duration of Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
13 to 15 weeks	0.0	5.4	3.5
17 to 21 weeks	3.7	4.0	0.4
26 weeks	59.4	78.3	31.7
52 weeks	0.0	0.0	58.4
Variable	<u>36.9</u>	<u>12.3</u>	<u>6.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 11-A.

As described earlier, sickness indemnity payments may be expressed either as a percentage of salary or as a fixed dollar amount. Table 11-C shows the percentage of employees covered under each basis.

TABLE 11-C

AMOUNT OF SICKNESS INDEMNITY BENEFITS PAID*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Percentage of earnings			
60% to 65%	0.0	0.0	7.6
67%	37.0	43.8	13.5
70% to 75%	2.0	5.8	15.9
Variable percentage	26.1	31.5	16.2
Dollars per week			
\$120 to \$150	0.0	0.0	2.7
\$175 to \$190	34.9	8.2	2.2
\$200 to \$225	0.0	3.1	25.9
\$240 to \$245	0.0	0.0	6.7
Variable amount	<u>0.0</u>	<u>7.6</u>	<u>9.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 11-A.

** These figures were calculated from percentages given in Volume 1, pages 78 and 79.

FIG. 14

TYPE OF SICKNESS INDEMNITY INSURANCE BENEFITS

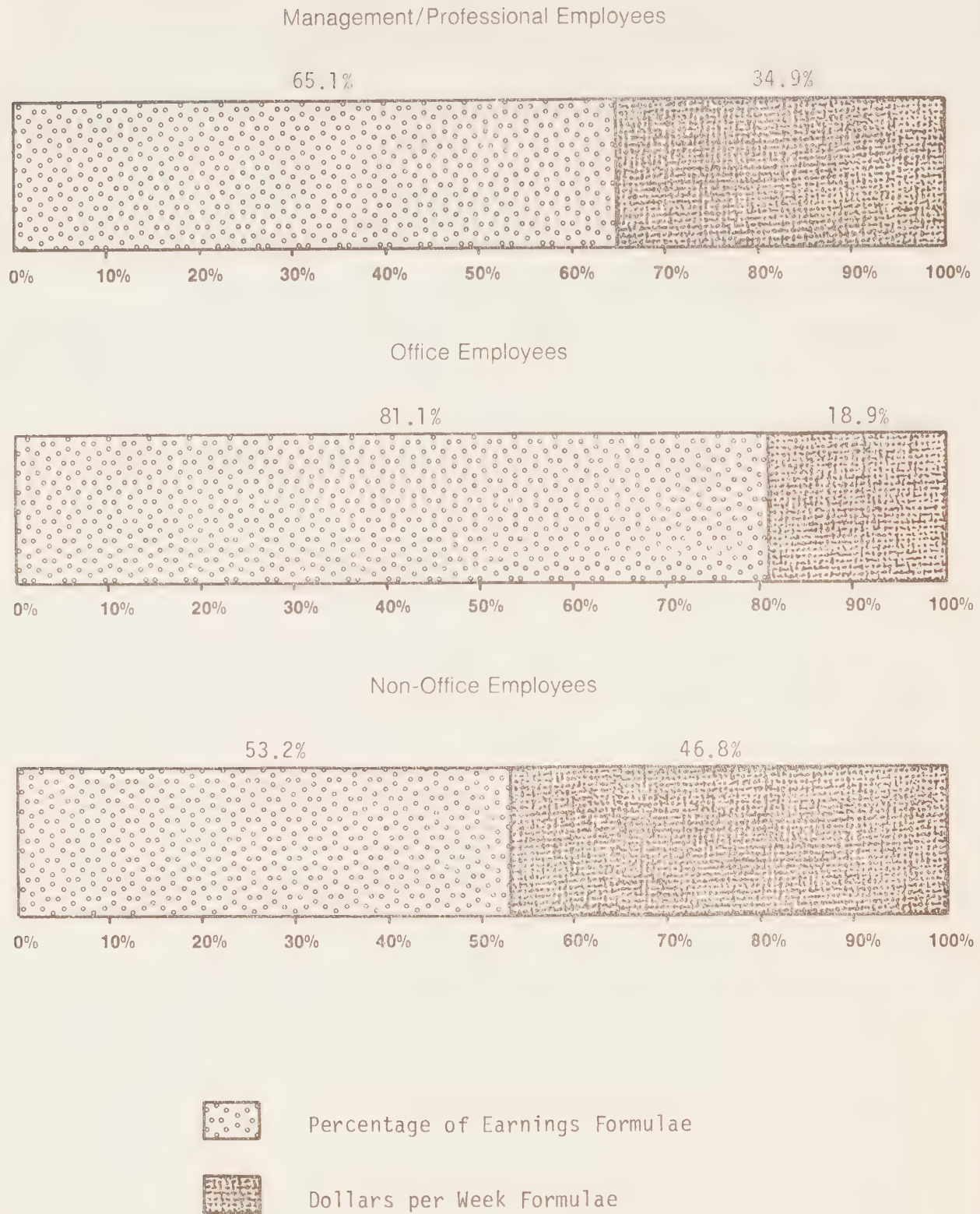
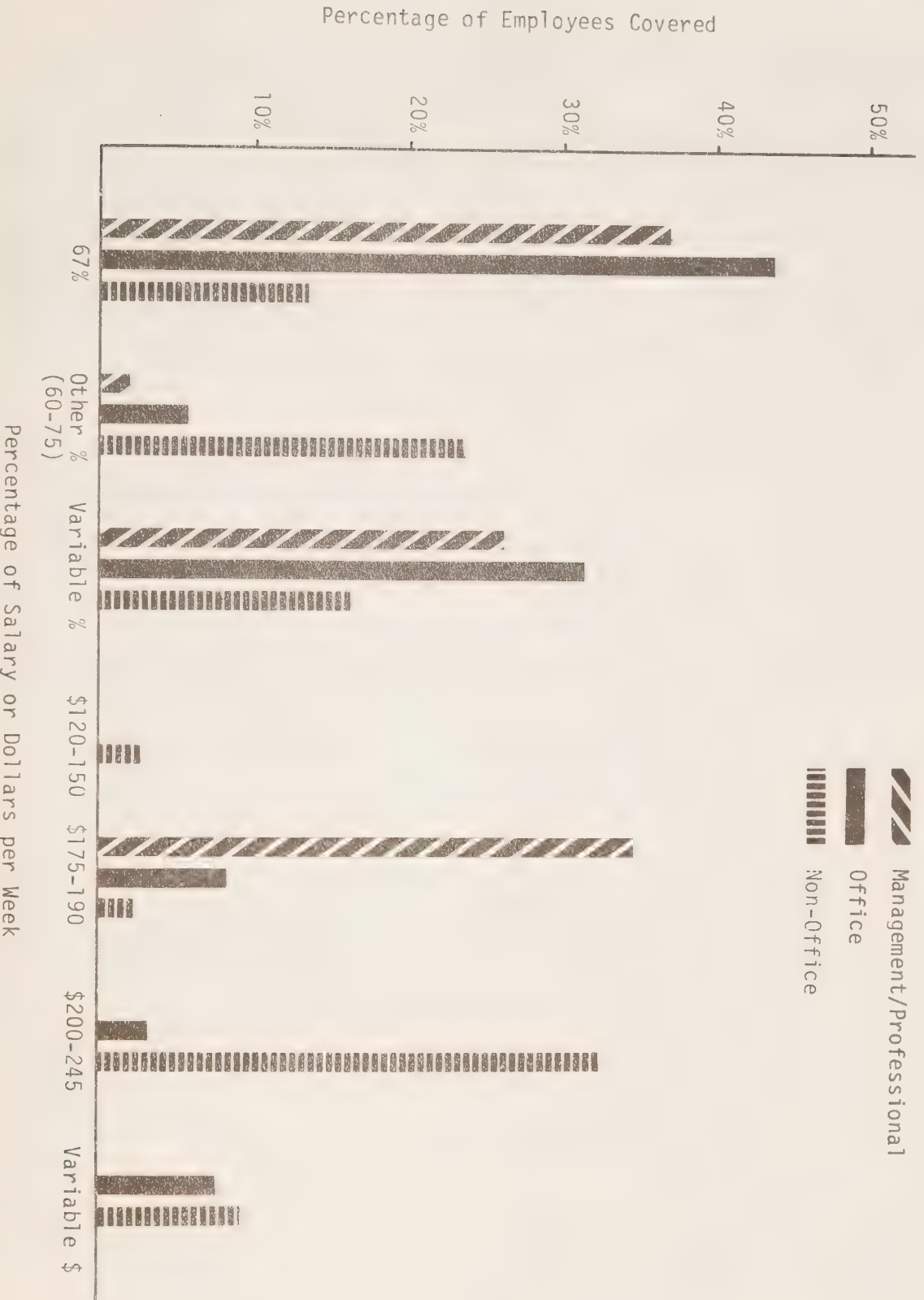


FIG. 15

SICKNESS INDEMNITY INSURANCE — AMOUNT OF BENEFITS



* These data are derived from percentages given in Table 11-C.

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLANS

A combined formal paid sick leave and sickness indemnity insurance plan is a composite of two types of plans: a self-insured, employer-financed portion and an insured portion obtained through an outside agency. The majority of employees are covered by plans with non-cumulative leave credits in the formal paid sick leave portion of the plan. In the majority of these plans three to twelve days are granted to each employee annually. Unused credits are not carried-over to the next year. In the insured portion of the plans the majority are eligible for a reduced percentage of their weekly earnings. Table 12-A summarises the incidence and principal characteristics of these plans.

TABLE 12-A

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLANS*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/> Incidence			
Plan provided	7.2	12.0	14.3
Plan not provided	<u>92.8</u>	<u>88.0</u>	<u>85.7</u>
	100.0	100.0	100.0
<hr/> Type of sick leave credits provided by formal paid portion of the plan			
Cumulative	26.2	35.6	14.7
Non-cumulative	<u>73.8</u>	<u>64.4</u>	<u>85.3</u>
	100.0	100.0	100.0
<hr/> Employer's contribution to sickness indemnity insurance premiums			
33% to 60%	4.5	14.5	3.1
70% to 90%	10.9	10.2	11.0
100%	64.2	70.6	74.5
No employer contribution	19.7	4.7	3.4
Other	<u>0.7</u>	<u>0.0</u>	<u>8.0</u>
	100.0	100.0	100.0
<hr/> Amount of sickness indemnity benefits paid			
Percentage of earnings			
- 60% to 67%	14.0	22.3	20.7
- 69% to 75%	22.8	21.3	39.8
- 80% to 92%	26.2	27.8	12.4
- 100%	7.4	8.3	0.2
- Other	29.6	19.0	24.3
Dollars per week			
- \$210 to \$300	0.0	0.0	0.5
- Amount varies	<u>0.0</u>	<u>1.3</u>	<u>2.1</u>
	100.0	100.0	100.0

* Data used to produce Table 12-A have been extracted from Volume 1, pages 85 to 90.

LONG TERM DISABILITY INSURANCE PLANS

Long term disability insurance plans (LTD) provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and are unable to perform their normal duties for an extended period of time or permanently. These plans are normally underwritten by insurance companies although some are self-insured. The amount of long term disability income and the period over which the benefit may be received vary from plan to plan. The typical plan has a waiting period of 13 to 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 50% to 85%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

A majority of the establishments surveyed report the presence of this benefit. Of all employees surveyed, data shows that 93.8% of employees in the Management/Professional category, 82.9% of Office employees and 66.3% of Non-Office employees are covered against loss of income due to a lengthy or permanent disability. These percentages as well as the characteristic information which follows are based on information pertaining to LTD plans only and do not include details of disability provisions included in Life Insurance and/or Pension Plans.

EMPLOYER CONTRIBUTIONS

Most of the establishments where long term disability plans were in force reported that expenditures related to this benefit were funded entirely by the employer. Table 13-A provides information on employer contributions towards the cost of premiums.

TABLE 13-A

EMPLOYER CONTRIBUTION TO LONG TERM DISABILITY INSURANCE PLANS*

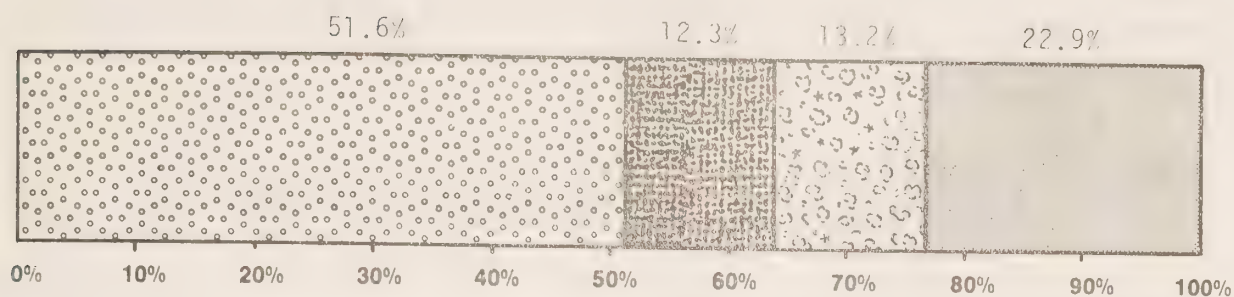
Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	12.3	10.0	7.9
57% to 67%	2.3	2.9	0.8
70% to 90%	10.8	6.9	6.3
100%	51.6	63.8	79.1
Variable percentage	0.1	0.4	0.7
No employer contribution	<u>22.9</u>	<u>16.0</u>	<u>5.2</u>
	100.0	100.0	100.0

* Data used to produce Table 13-A to 13-F have been extracted from Volume 1, pages 98 to 102.

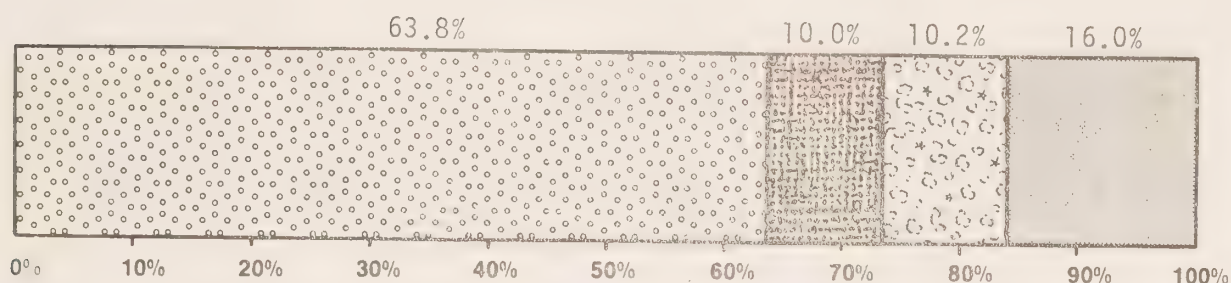
FIG. 16

LONG TERM DISABILITY INSURANCE — EMPLOYER CONTRIBUTIONS

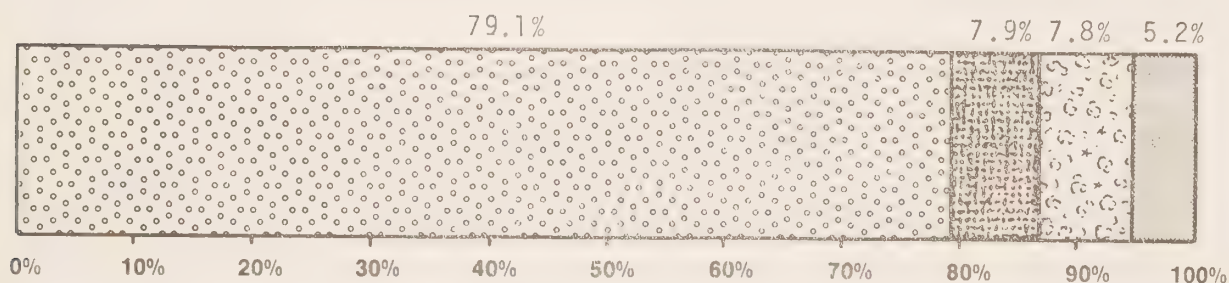
Management/Professional Employees



Office Employees



Non-Office Employees



All of premiums



Half of premiums



Other



No contributions

WAITING PERIOD

Table 13-B identifies the length of the waiting period required before benefits come into effect. Percentages apply only to those employees who are covered by long term disability.

TABLE 13-B

WAITING PERIOD FOR LONG-TERM DISABILITY BENEFITS*

Waiting Period	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 26 weeks	14.8	22.5	24.1
26 weeks	54.8	51.1	36.1
More than 26 weeks	23.6	21.2	37.5
Other	<u>6.8</u>	<u>5.2</u>	<u>2.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

BENEFIT FORMULAE

There are two basic types of long term disability formulae on which benefit payments are based; percentage of salary and fixed dollar amount. Data show that 99.2% of Management/Professional employees, 98.7% of Office employees and 83.9% of Non-Office employees are covered by a percentage of salary formula. For those establishments reporting a percentage of salary formula, the percentage of employees covered and the percent of salary receivable are presented in Table 13-C. In most plans this amount is reduced by other income such as Canada Pension Plan disability benefits and other disability income.

TABLE 13-C

PERCENTAGE OF EARNINGS PAID BEFORE ADJUSTMENT FOR OTHER INCOME*

Percentage of Salary	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
25%	0.6	0.6	0.0
50% to 55%	3.4	8.3	23.0
60%	18.4	20.0	19.7
65% to 67%	10.9	11.2	20.2
70%	21.5	22.8	5.4
72% to 85%	15.3	18.2	8.7
Other	7.3	3.8	8.0
Varies with salary levels	19.9	13.4	9.8
Varies with service	<u>2.7</u>	<u>1.7</u>	<u>5.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

** Percentages refer only to employees having coverage with a percentage of earnings benefit formula.

In some long term disability plans the benefit payable is stated in fixed dollar terms. Data show that 0.8% of Management/Professional employees, 1.3% of Office employees and 16.1% of Non-Office employees are covered under long term disability plans where payments are based on a dollar formula. For employees covered by such a dollar formula details are presented in Table 13-D.

TABLE 13-D

MONTHLY DOLLAR AMOUNT PAID*

Monthly Dollar Amount	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
\$300 to \$450	0.0	0.0	19.7
\$500 to \$667	51.7	2.6	77.1
\$700 to \$1,040	1.9	0.0	0.6
Varies with salary level	<u>46.4</u>	<u>97.4</u>	<u>2.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

** Percentages refer only to employees having a dollar amount coverage formula.

MAXIMUM DURATION OF PAYMENT

Data presented in Table 13-E identify the maximum period of time for which benefits are payable when an employee is unable to work at all and also in instances when an employee is able to perform some other work. Survey data reveal that in most cases disability benefits continue until normal retirement age when pension benefits may go into effect.

TABLE 13-E

MAXIMUM DURATION OF LONG-TERM DISABILITY BENEFIT PAYMENTS*

Maximum Duration of Payment When Totally & Permanently Disabled	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1 to 2 years	0.0	0.0	0.1
Varies with service	0.9	2.4	7.2
Until normal retirement age	96.4	94.9	91.2
Until death	0.4	0.6	0.0
No maximum specified	<u>2.3</u>	<u>2.1</u>	<u>1.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

TABLE 13-F

BENEFIT DURATION FOR PARTIAL DISABILITY*

Maximum Duration of Payment When Partially But Permanently Disabled	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1 to 1.5 years	1.5	4.0	18.9
2 years	69.7	65.2	47.8
2.5 to 5 years	4.3	3.2	1.7
Until normal retirement age	10.8	9.1	4.7
No maximum specified	2.5	2.3	14.4
Other	0.9	2.5	3.7
N/A, payments stop immediately	<u>10.3</u>	<u>13.7</u>	<u>8.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

PENSION PLANS

PENSION PLANS

This section deals with private pension plans sponsored by employers. Private pension plans provide a continuing income to retired employees and in some cases to the survivors of deceased employees or retirees. Basically, pension plans may be categorized into two groups: defined benefit plans and defined contribution plans. Under the former type, the pension entitlement is determined by a defined formula based on earnings and years of service. Under the latter, the amount of pension depends on the rate of contribution by both employer and employee, and contributions are usually fixed. The pension amount under this type of plan is determined by the total amount contributed, the investment performance of the plan and the employee's age at retirement.

Defined benefit plans may be further divided into unit benefit plans under which the amount of pension is directly related to earnings and flat benefit plans. Three examples of unit benefit pension formulae are described below.

Final Average Earnings: The pension amount is based upon the employee's average earnings in a stated period immediately prior to retirement.

Average Best Earnings: The pension amount is based upon the employee's average earning in a stated period during his/her most remunerative years of employment.

Career Average Earnings: The pension amount is based upon the employee's average earnings for his/her entire working lifetime.

Under a flat benefit formula, specified dollars of pension for each year of service are paid at retirement.

Defined contribution plans include "money purchase" plans which are based on a percentage of the employee's earnings contributed by the employee and/or the employer, and profit sharing plans which are based on contributions related to the company's profits.

Of all the employees covered by the survey, data showed that 1.3% or 3,678 employees were not provided with pension benefits; most of these employees were located in the Non-Office category. Table 14-A shows the availability of pension plans.

TABLE 14-A

PENSION PLANS AVAILABLE*

Incidence of Pension Plans	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	100.0	99.0	93.1
Employer contributes to union plan	0.0	0.8	4.2
Plan not provided	<u>0.0</u>	<u>0.2</u>	<u>2.7</u>
	100.0	100.0	100.0

* Data used to produce Tables 14-A to 14-U have been extracted from Volume 1, pages 106, 109 to 111 and 122 to 138.

In instances where a pension plan is provided by employing organizations, survey replies indicate that unit or flat benefit formula plans are the most frequent. Table 14-B identifies the percentage of employees covered by the various types of formulae for the three employee categories. Note that percentages refer only to employees of establishments where a pension plan is in place.

TABLE 14-B

PENSION PLAN CHARACTERISTICS*

Type of plan	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Unit or Flat Benefit Plan	94.1	96.2	95.3
Money Purchase Plan	4.4	2.3	3.6
Deferred Profit Sharing Plan	<u>1.5</u>	<u>1.5</u>	<u>1.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

FIG. 17

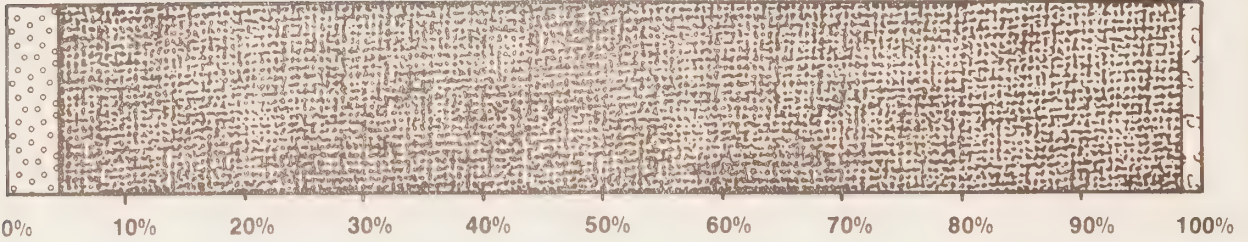
PENSIONS — BENEFIT FORMULAE

Management/Professional Employees

4.4%

94.1%

1.5%

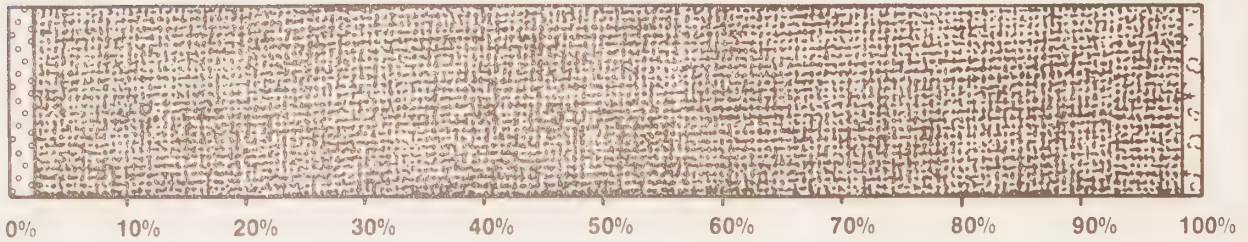


Office Employees

2.3%

96.2%

1.5%

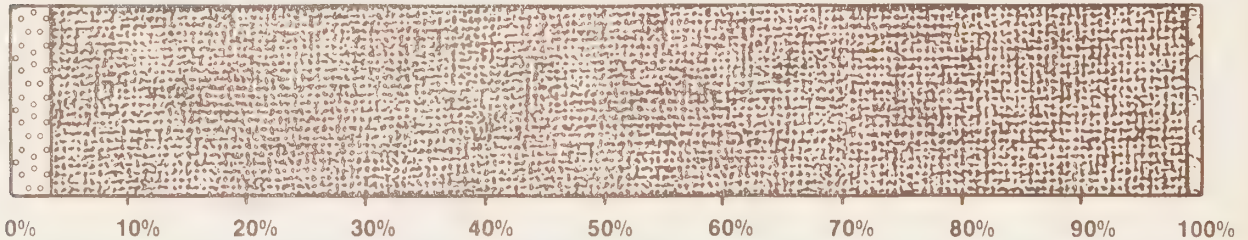


Non-Office Employees

3.6%

95.3%

1.1%



Money Purchase Plan



Unit or Flat Benefit Plan



Deferred Profit Sharing Plan

PENSION FORMULAE

In a typical unit benefit plan formula, based on average earnings, the pension amount is arrived at by multiplying the percent of earnings by the number of years service by the average earnings. One unit of pension is earned for each year of service (e.g. 2% X 35 years). At retirement the total of these units are multiplied by average earnings. As explained previously, average earnings may be final average, career average or average best earnings over a stated period of time.

Analysis of survey returns reveals that the most common unit benefit formula is 2% of average earnings over the five best years' earnings. This formula was found to exist for 43.1% of Management/Professional employees, 35.2% of Office employees and 44.4% of Non-Office employees having a unit benefit pension plan. Tables 14-C to 14-H provide further details on pension formulae.

TABLE 14-C

UNIT AND FLAT BENEFIT PENSION PLANS*

Nature of Benefit Formula	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Unit benefit formula	99.0	97.2	70.0
Flat benefit formula	<u>1.0</u>	<u>2.8</u>	<u>30.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-D

UNIT BENEFIT FORMULAE*

Type of Pension Formulae	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Final Average Earnings	7.5	13.5	3.1
Average Best Earnings	81.5	76.5	71.7
Non-Adjusted Career Average	5.0	3.6	1.7
Adjusted Career Average	0.4	1.2	1.2
Other Unit Benefit Formulae	<u>5.6</u>	<u>5.2</u>	<u>22.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

** These figures were calculated from percentages given in Volume 1, pages 124 to 126.

TABLE 14-E

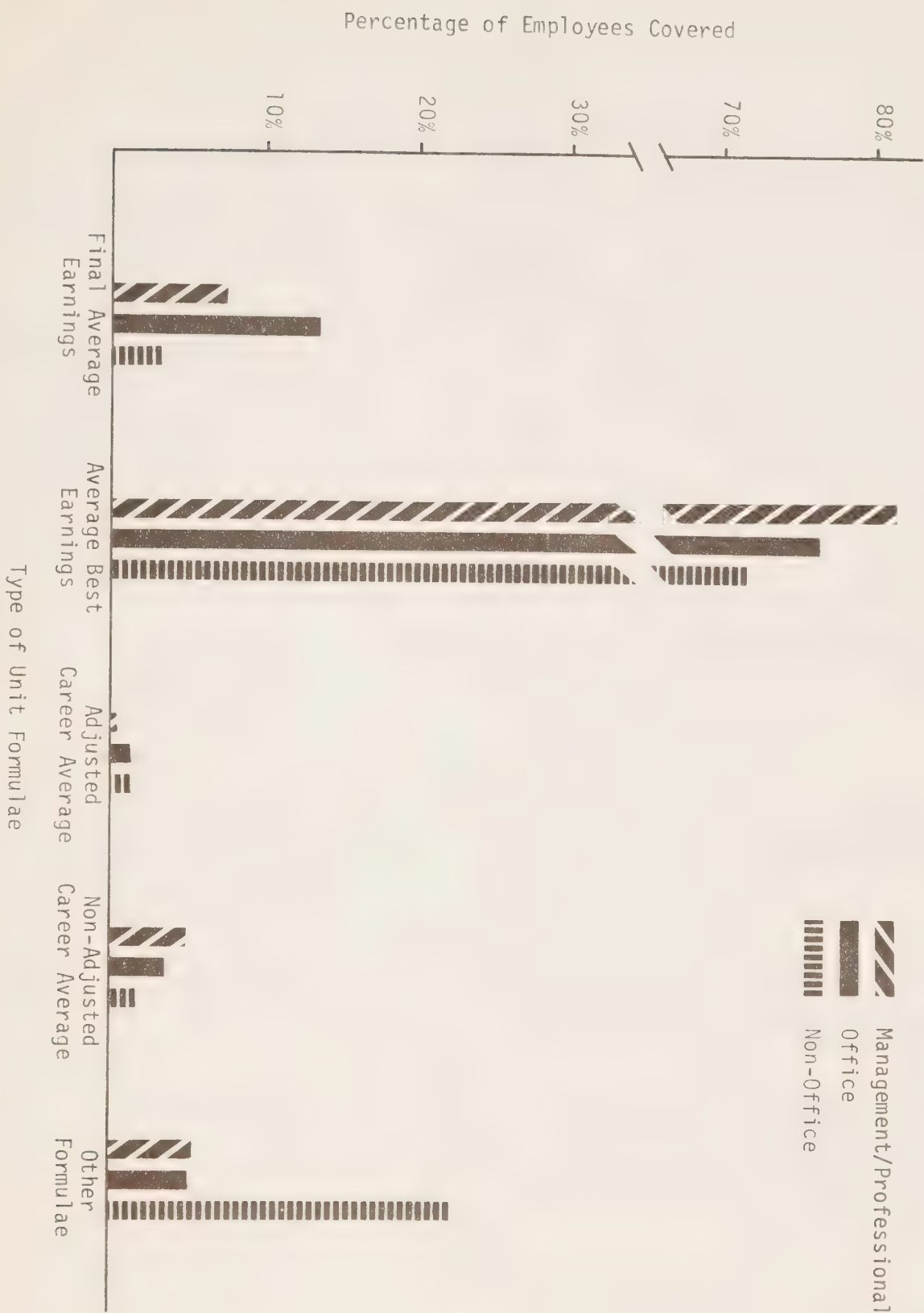
FINAL AVERAGE EARNINGS FORMULAE*

Final Average Earnings Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1.67% of final year	0.0	0.1	0.1
1% to 2% over last 3 years	1.4	3.9	1.9
1% to 2% over last 5 years	2.7	6.7	0.2
2% over last 7 years	0.3	0.0	0.0
1.5% over last 10 years	3.1	2.8	0.9
N/A, different unit benefit formulae	<u>92.5</u>	<u>86.5</u>	<u>96.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

FIG. 18

PENSIONS — UNIT BENEFIT FORMULAE



* Percentages may be found in Table 14-D.

TABLE 14-F

AVERAGE BEST EARNINGS FORMULAE*

Average Best Earnings Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1.0% to 2.25% over 3 best years	6.0	5.4	8.6
0.5% to 1.75% over 5 best years	15.6	19.6	10.0
2% over 5 best years	43.1	35.2	44.4
2.25% over 5 best years	5.2	4.8	2.2
2% over 7 best years	5.4	2.6	2.4
Other formulae	5.9	9.1	4.1
N/A, different unit benefit formulae	<u>18.8</u>	<u>23.3</u>	<u>28.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-G

CAREER AVERAGE EARNINGS FORMULAE*

Type of Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Non-adjusted career average earnings			
1.5% to 1.8%	1.5	1.7	1.0
2.0%	3.0	1.5	0.6
Other formulae	0.5	0.3	0.1
Adjusted career average earnings			
2.0% with base year '75	0.4	1.1	1.2
Other formulae	0.0	0.1	0.0
N/A, not a career average earnings formula**	<u>94.6</u>	<u>95.3</u>	<u>97.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

** These figures were calculated from percentages given in Volume 1, page 125.

TABLE 14-H

OTHER UNIT BENEFIT FORMULAE*

Other Unit Benefit Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Percent of total contribution per year			
40% to 45%	3.9	3.1	6.9
50% to 62.5%	0.1	0.6	7.5
Percent of earnings up to YMPE			
1% to 1.5%	0.0	0.1	0.0
1.7%	0.3	0.4	0.6
Other	1.3	1.0	7.3
N/A, different unit benefit formulae	<u>94.4</u>	<u>94.8</u>	<u>77.7</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

CONTRIBUTIONS

Private pension plan contributions and benefits may be stacked or integrated with the government sponsored pension programs, i.e., the Canada/Quebec Pension Plans. The Canada Pension Plan was instituted in 1966 and is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in the province of Quebec. Under the CPP/QPP, both the employer and the employee are required to pay 1.8% of the employee's annual earnings between the Year's Basic Exemption (YBE) and the Yearly Maximum Pensionable Earnings (YMPE). In 1982 the YBE was \$1,600 and the YMPE was \$16,500. Thus, the maximum earnings on which contributions were made in 1982 was \$14,900.

Stacked plans are those plans that are not directly related to the CPP/QPP, whereas integrated plans are coordinated with the CPP/QPP in terms of both contributions and benefits. Partially integrated plans refer to those plans with either contributions or benefits integrated with the CPP/QPP but not both. These data are presented in Table 14-I.

TABLE 14-I

EFFECT OF CPP/QPP ON BASIC PLAN*

Effect of CPP/QPP on Basic Plan	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Contributions and benefits are integrated with CPP/QPP**	78.9	81.9	67.2
Contributions only are integrated with CPP/QPP	9.3	5.8	9.1
Benefits only are integrated with CPP/QPP	0.1	0.1	0.0
Contributions and benefits are stacked**	11.5	10.4	23.6
Other formula	<u>0.2</u>	<u>1.8</u>	<u>0.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

** Benefits only if a non-contributory plan.

Employee contributions shown in the Table 14-J are based on earnings above the YMPE if the plan is integrated with CPP/QPP.

TABLE 14-J

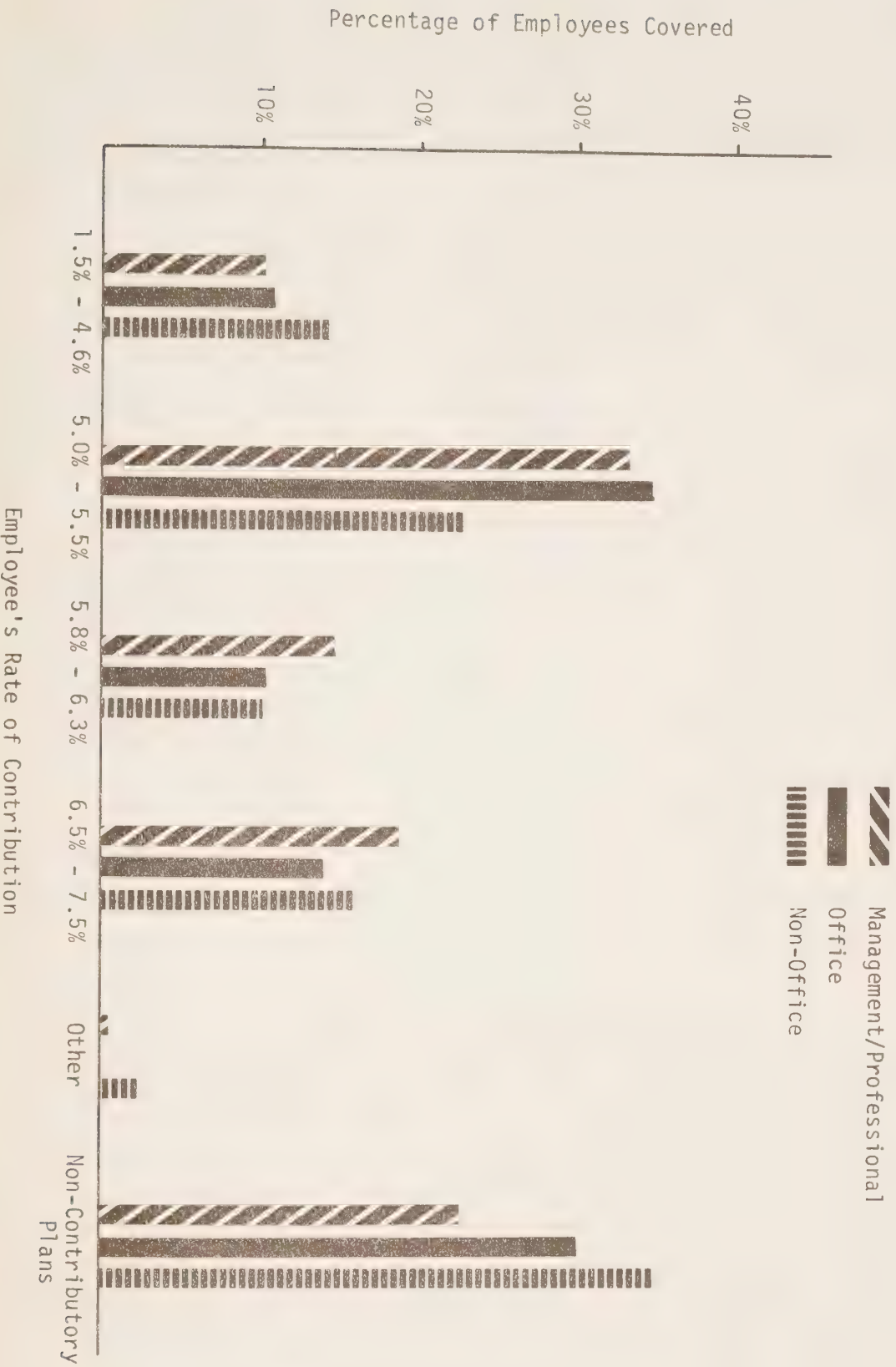
EMPLOYEE'S RATE OF CONTRIBUTION*

Employee's Rate of Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Contributory plans**			
1.5% to 3.5%	2.6	2.6	5.6
4% to 4.6%	7.5	8.1	8.5
5% to 5.5%	33.2	34.9	22.7
5.8% to 6.3%	14.8	10.3	10.2
6.5% to 6.8%	6.7	4.4	9.0
7% to 7.5%	12.1	9.6	6.9
Other	0.4	0.0	2.1
Non-contributory plans	<u>22.7</u>	<u>30.1</u>	<u>35.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

** These figures were calculated from percentages given in Volume 1, page 123.

FIG. 19 PENSION PLANS — EMPLOYEE'S RATE OF CONTRIBUTION



* These data are derived from percentages given in Table 14-J.

Some pension plans allow employees the option of retaining the pension contributions in the fund when they terminate employment, but if the employee opts to accept a return of contributions, this amount is often supplemented by interest payments. Data pertaining to interest on refunded contributions are identified in Table 14-K.

TABLE 14-K

INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS*

Rate of Interest	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
2.5% to 3.5%	13.9	7.7	4.8
4%	31.3	39.3	35.9
4.5% to 5%	8.1	7.4	12.7
5.5% to 6%	8.1	7.4	3.5
7% to 8%	4.4	4.3	11.2
8.5% to 9%	0.9	1.8	0.3
10% to 13.5%	5.6	5.9	2.2
15.5%	0.4	0.9	3.7
Varies with investment experience of the fund	13.5	15.4	11.0
Varies on another basis	10.2	9.9	14.7
Information not available	<u>3.6</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

VESTING

Vesting is the assignment to an employee of the right to all or part of the employer's contribution made on the employee's behalf into the pension fund. Normally vesting comes into effect after a specified period of service and/or a specified age. Under existing legislation in the provinces of Quebec, Ontario, Alberta, Nova Scotia and legislation applicable to areas of Federal jurisdiction, vesting is a legal requirement after the employee has reached 45 years of age and has completed ten years of service. In Manitoba, the legal minimum requirement for vesting is ten years of service. In Saskatchewan, vesting is required when age plus years of service are equal to 45, provided the employee has at least one year's service. This means that when the aforementioned age and/or service criteria are met both employer and employee pension contributions are retained in the fund to provide the employee with a retirement income even if the employee's service is terminated before age 65.

In many instances private pension plans have vesting formulae which improve upon the legal requirements (where legal requirements exist). Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee in the pension funds to accrue to the employee's credit. However, survey responses revealed a variety of provisions ranging from immediate vesting, to vesting after 20 years of service and various age and service combinations. Details on vesting provisions and the portability of pension credits may be found in Tables 14-L and 14-M.

TABLE 14-L

PROVISIONS FOR FULL VESTING*

Provisions for Full Vesting	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Immediate vesting	14.6	9.6	3.1
Legal minimum only	18.8	21.5	7.9
Minimum service of			
5 years	15.4	19.3	18.0
10 years	40.0	35.9	54.0
Other service requirement	2.7	3.7	3.2
Minimum age & service of			
age 45 and 10 years service	5.7	4.8	10.4
Other	<u>2.8</u>	<u>5.2</u>	<u>3.4</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-M

PORTABILITY OF PENSION CREDITS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Ensured through reciprocal agreements with other employers	57.0	48.0	36.4
Not ensured	<u>43.0</u>	<u>52.0</u>	<u>63.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

RETIREMENT AGE

For employees in all three categories the most prevalent retirement age was found to be 65 years, at which time an immediate full pension, commensurate with earnings and service goes into effect. Full pensions may also be available to some employees who meet certain age and service requirements before age 65. Some plans also permit payment of an "adjusted" (i.e. reduced) pension on early termination of employment either voluntarily or due to disability. This reduced pension is usually the actuarial equivalent of the pension that has been accrued up to the date of early retirement. This recognizes the fact that contributions have not been invested long enough to yield the projected amount required to cover the employees expected life span. Tables 14-N to 14-Q provide details relating to the employee's age at retirement and its relationship to the pension benefit.

TABLE 14-N
NORMAL RETIREMENT AGE*

Normal Retirement Age	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
60	1.0	0.6	0.5
63	2.0	3.1	1.4
65	93.1	95.9	97.9
67	3.6	0.0	0.0
Other	<u>0.3</u>	<u>0.4</u>	<u>0.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-O
VOLUNTARY EARLY RETIREMENT*

Provisions for Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Immediate full pension	3.9	2.9	2.9
Immediate adjusted pension	25.1	35.3	25.8
Both immediate full and adjusted pensions	71.0	61.8	70.3
No provisions	<u>0.0</u>	<u>0.0</u>	<u>1.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-P

EARLY RETIREMENT - FULL PENSION*

Requirements for Immediate Full Pension on Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Minimum age of			
60	2.8	1.8	2.5
61	0.1	0.1	0.6
62	1.0	1.3	1.3
63	2.7	1.1	0.1
65	4.0	1.1	0.1
Minimum age and service of			
Age 60 & 5 to 10 years service	4.9	7.8	4.2
Age 60 & 15 to 20 years service	13.1	11.7	4.7
Age 60 & 20 to 35 years service	7.4	4.7	5.2
Age 62 & 30 to 35 years service	2.8	6.0	0.5
Other age and service requirements	10.2	5.7	13.9
Age-service combination of			
75 years	0.0	0.1	0.1
90 years	3.7	0.2	0.0
95 years	1.2	2.3	0.1
Age-service combination with minimum age of			
85 years & age 55 to 60	11.3	12.2	15.6
Other combination	7.0	3.0	5.8
Other	3.2	6.7	21.0
N/A, immediate adjusted pension only	<u>24.6</u>	<u>34.2</u>	<u>24.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-Q

EARLY RETIREMENT - ADJUSTED PENSION*

Requirement for Immediate Adjusted Pension on Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Minimum age of			
45	2.0	3.0	0.0
55	23.1	23.2	23.1
60	0.7	1.8	2.2
Other age	2.7	1.1	3.7
Minimum age and service of			
Age 55 & 5 years	14.6	15.4	8.5
Age 55 & 10 years	19.7	27.6	15.6
Age 55 & 15 years	6.1	7.1	2.5
Age 55 & 20 to 30 years	4.8	2.7	2.3
Other age and service requirements	3.9	3.3	4.6
Age-service combination of			
75 to 78 years	1.2	0.5	0.0
84 to 85 years	0.0	0.1	2.2
90 years	1.2	0.8	1.1
Age-service combination with minima of			
85 years & age 55	5.4	3.6	8.0
Other combination	1.5	2.4	1.6
Other	9.2	4.5	21.7
N/A, immediate full pension only	<u>3.9</u>	<u>2.9</u>	<u>2.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

SURVIVORS' PENSION BENEFITS

Typically, pension plans guarantee payments during the life-time of the pensioner with a further guarantee that if the pensioner dies before receiving pension payments for a specified number of years, payments will continue to be made to the beneficiary for the specified period of time. However, some plans offer an additional guarantee either as part of the basic plan or as an elective option whereby the employee receives a lower benefit or pays a higher contribution and pension payments continue to be paid to surviving dependents after the employee's death. Where survivors' benefits are provided as a basic feature of the plan, spouses usually receive 50% of the employees' pensions if death occurred after retirement.

In this situation children's benefits are not usually paid, but if the children are orphaned a maximum benefit of 50% of the employee's pension is the most often encountered when benefits are paid to orphans. If death occurs before retirement, the spouse once again usually receives 50% of the pension but children or orphans benefits are not provided in as many cases. Survey data showed that in most organizations where a pension plan was in force, survivors' income benefits were offered either automatically or as an option. Tables 14-R and 14-S provide details relating to survivors' benefits

TABLE 14-R

MINIMUM GUARANTEED PENSION*

Minimum Period for Pension Benefits Guarantee	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Automatic guarantee of			
5 years	16.1	14.5	22.0
8 to 10 years	5.8	6.6	3.3
Automatic survivor's benefits in addition to automatic guarantee			
3 years	2.9	0.8	3.7
5 years	14.9	19.6	10.8
10 to 15 years	8.1	3.9	9.5
Guarantee options are available	15.8	18.7	25.7
No guarantee provisions	<u>36.4</u>	<u>35.9</u>	<u>25.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

TABLE 14-S

PENSION BENEFITS FOR SURVISORS*

Automatic Spouse's Pension Benefits Provided	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Whether employee dies before or after retirement	28.1	21.2	25.4
Only if employee dies before retirement	23.9	25.3	35.2
Only if employee dies after retirement	17.0	16.9	3.4
Available only as option	30.0	33.0	34.2
No survivors' benefits paid	<u>1.0</u>	<u>3.6</u>	<u>1.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

POST RETIREMENT ADJUSTMENTS

The survey examined provisions in pension plans which allow for increases in pension payments to retired employees. These pension adjustments may be made according to some formula related to the rise in the Consumer Price Index. However, adjustments may also be made on an ad-hoc basis where pensions are reviewed periodically and adjustments made where necessary or as an automatic arrangement according to a stated increase formula.

Survey responses show that of the employees having a unit or flat benefit pension plan, 89.6% of Management/Professional employees, 85.0% of Office employees and 83.2% of Non-Office employees were members of plans where the pension benefits had been adjusted since January 1, 1980.

It should also be noted that 2.6% of Management/Professional employees, 3.7% of Office employees and 4.4% of Non-Office employees are members of plans where no adjustment had to be made since January 1, 1980 as no employees are as yet of pensionable age.

Tables 14-T and 14-U provide information on the methods utilized to implement these adjustments. Percentages are based on the incidence of unit or flat benefits pension plans.

TABLE 14-T
POST RETIREMENT ADJUSTMENT*

Type of Adjustment	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Automatic formal arrangement	24.3	23.3	16.2
Formal arrangement whereby pensions are reviewed and adjustments may be made	21.5	22.1	27.3
Informal arrangement	<u>54.2</u>	<u>54.6</u>	<u>56.5</u>
	100.0	100.0	100.0

* See footnote at the end of Table 14-A.

TABLE 14-U
AMOUNT OF POST RETIREMENT ADJUSTMENT*

Amount of Increase Since January 1, 1980	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Increase based on CPI			
2.0	11.4	10.9	5.3
3.0% to 5.0%	3.6	6.1	2.2
6.0% to 8.3%	13.9	8.0	2.6
9.0% to 12.5%	13.2	15.3	13.2
Increase not based on CPI			
2.0% to 4.0%	4.8	4.3	1.6
4.5% to 8.3%	2.5	3.2	2.4
10.0% to 20.0%	4.2	4.5	1.1
Percentage based on date of retirement	22.0	20.1	21.2
Flat monthly dollar increase \$20 to \$52	0.8	0.1	3.0
Flat dollar amount based on date of retirement	8.9	14.0	27.2
Other	<u>14.7</u>	<u>13.5</u>	<u>20.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-A.

SUPPLEMENTARY UNIT OR FLAT BENEFIT COVERAGE

There is supplementary pension coverage available to 7.1% of Management/Professional employees, 12.2% of Office employees and 5.0% of Non-Office employees. The supplementary pension coverage offered can be a final average earnings type, an average best earnings, a monthly flat benefit per year of service or another unit benefit type of formula.

HOURS OF WORK

HOURS OF WORK

All 167 establishments included in the survey sample provided information pertaining to hours worked by full time employees in the three employee categories. In instances where hours worked vary for employees included in the same category, the hours worked by the majority of employees are reported.

Hours of work have been tabulated on a weekly basis; they exclude unpaid meal periods but include paid rest breaks. Survey data show that 29.8% of Management/Professional employees, 31.1% of Office employees and 1.5% of Non-Office employees work 35 hours per week. It should be noted that 74.7% of the Non-Office employees work 40 hours per week. Table 15-A shows the applicable weekly hours of work for the three categories.

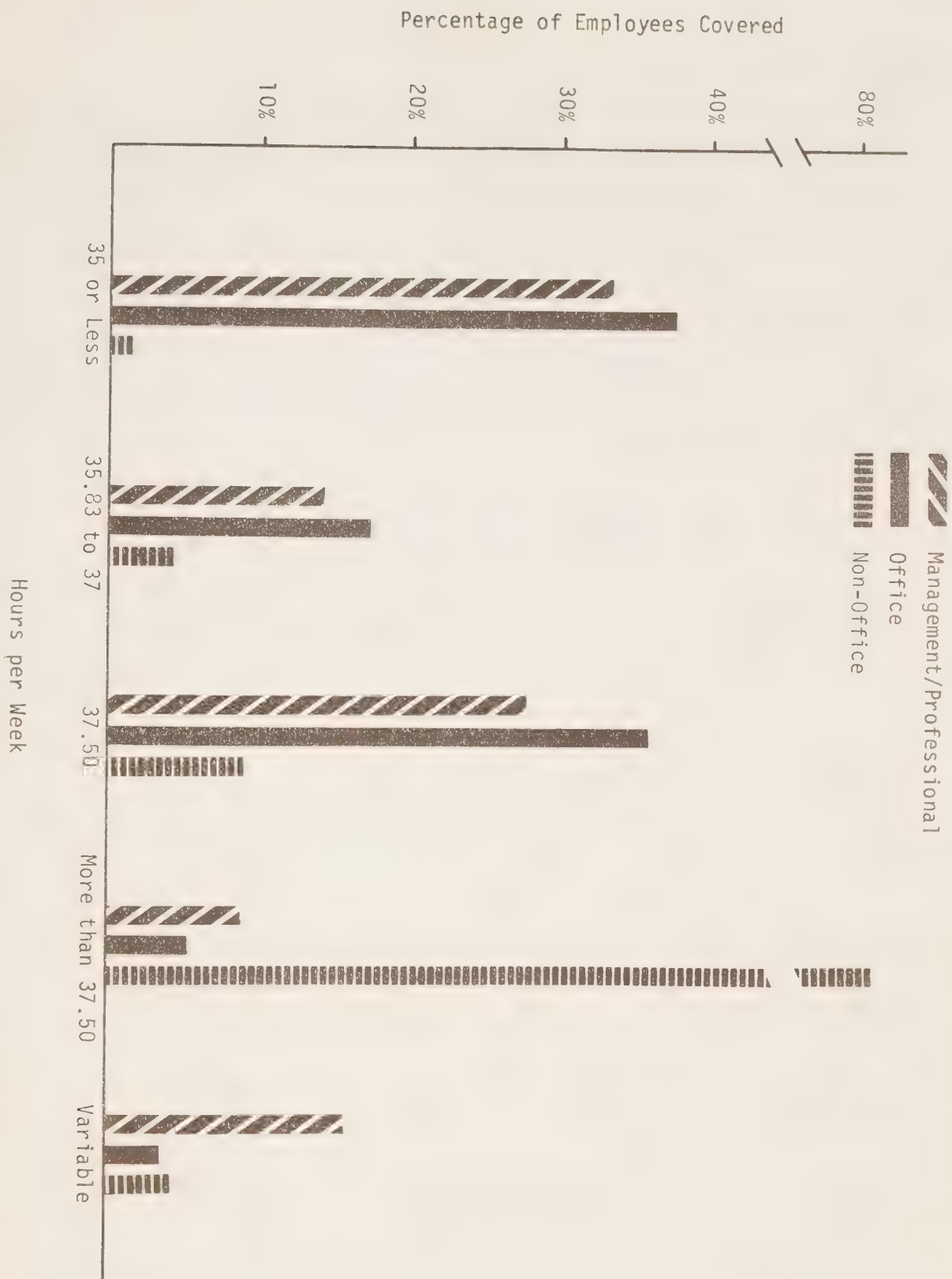
TABLE 15-A

HOURS OF WORK*

Hours per Week	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
30 to 33.75 hours	3.6	6.7	0.0
35 hours	29.8	31.1	1.5
35.83 to 36 hours	0.4	1.3	0.1
36.25 hours	10.5	12.5	1.2
36.50 to 37 hours	3.2	3.4	2.9
37.50 hours	27.7	36.0	9.0
38 to 39.17 hours	3.4	2.7	6.1
40 hours	5.5	2.5	74.7
Over 40 hours	0.0	0.0	0.3
Variable number of hours	<u>15.9</u>	<u>3.8</u>	<u>4.2</u>
	100.0	100.0	100.0

* Data used to produce Tables 15-A to 15-D have been extracted from Volume 1, pages 180 to 182.

FIG. 20 HOURS OF WORK



* These data are derived from percentages given in Table 15-A.

FLEXIBLE AND STAGGERED WORKING HOURS

Flexible working hours refers to arrangements allowing employees flexibility in their starting and finishing times. Under this system there is no change in the total weekly hours worked, however, hours may be averaged over a longer period of time. The basic concept of flexible working hours is that the employee has the option of choosing starting and finishing times which may be varied from day to day. Staggered hours refers to a system which allows employees a choice of starting and finishing times. Each employee works the standard number of daily hours. Unlike the flexible hours systems, a program of staggered hours does not provide for daily variation of the schedule or for the averaging of hours. In both flexible and staggered hours systems a core period is normally specified when all employees must be present at the work place. The following tabular presentations provide details pertaining to flexible working schedules and core periods.

TABLE 15-B

FLEXIBLE AND STAGGERED HOURS*

Type of Provision	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Flexible hours apply to all employees	9.5	16.0	0.4
Flexible hours apply to some employees	12.1	16.6	2.2
Staggered hours apply to all employees	5.6	5.4	1.0
Staggered hours apply to some employees	4.5	4.3	2.4
Both flexible and staggered hours apply	7.0	6.8	1.2
Other	2.0	0.0	0.0
No flexible or staggered hours	<u>59.3</u>	<u>50.9</u>	<u>92.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 15-A.

TABLE 15-C
HOURS OF WORK - CORE PERIODS*

Core Periods	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
7:30 a.m. to 3:00 p.m.	0.0	0.0	22.7
8:00 a.m. to 3:30 p.m.	3.0	1.3	13.5
8:15 a.m. to 3:45 p.m.	1.4	0.9	11.5
8:30 a.m. to 4:00 p.m.	0.9	1.9	0.0
8:30 a.m. to 4:15 p.m.	1.0	1.0	0.0
8:30 a.m. to 4:30 p.m.	0.9	1.0	0.0
9:00 a.m. to 3:00 p.m.	8.8	6.4	10.7
9:00 a.m. to 3:30 p.m.	11.3	5.2	0.5
9:00 a.m. to 4:00 p.m.	12.9	12.7	6.0
9:00 a.m. to 4:15 p.m.	0.6	1.4	0.0
9:30 a.m. to 3:00 p.m.	0.0	1.9	0.0
9:30 a.m. to 3:30 p.m.	9.3	13.9	0.2
9:30 a.m. to 4:00 p.m.	7.8	5.4	5.4
10:00 a.m. to 3:00 p.m.	3.8	15.2	0.3
10:00 a.m. to 3:30 p.m.	0.3	1.1	0.0
10:00 a.m. to 4:00 p.m.	4.3	1.7	0.0
Varies by department	19.4	13.9	28.4
No core period specified	<u>14.3</u>	<u>15.1</u>	<u>0.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 15-A.

COMPRESSED WORK WEEK

Compressed work weeks are normal work weeks of less than five days, or for shift employees, of less than five shifts per week. The employees work the same number of hours they would be working in a five day schedule compressed into a shorter period of days.

Survey investigation showed that a compressed work week policy applied to 28.8% of employees in the Management/Professional category, 27.4% in the Office category and 16.9% in the Non-Office category. Where a compressed work week was in place most establishments reported that this policy did not apply equally to all employees in the establishment but depended on the operational requirements of the organization concerned.

TABLE 15-D

COMPRESSED WORK WEEK*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
Applicable to all employees	7.9	5.4	2.9
Applicable to some employees	20.9	22.0	14.0
No compressed work week	<u>71.2</u>	<u>72.6</u>	<u>83.1</u>
	100.0	100.0	100.0
Length of Compressed work week			
3 days per week	11.7	11.1	3.9
4 days per week	12.1	4.8	32.4
4.5 days per week	5.5	4.9	5.1
7 days every 2 weeks	3.3	0.0	4.3
9 days every 2 weeks	13.1	33.1	16.8
14 days every 3 weeks	13.5	11.1	14.7
Various systems in place	<u>40.8</u>	<u>35.0</u>	<u>22.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 15-A.

T I M E A W A Y F R O M D U T Y

- PAID HOLIDAYS
- PAID VACATIONS
- PERSONAL AND PARENTAL LEAVE
- PAID REST PERIODS

TIME AWAY FROM DUTY

PAID HOLIDAYS

Paid holidays are days of public or religious significance as well as floating holidays which may be taken at any time during the year. Also included are paid days during official plant shut-downs, which are not considered vacations, as well as any other identifiable paid holidays. The minimum number of days that employers are obliged to grant to their employees is determined by the Canada Labour Code and by provisions of the applicable provincial legislation. Normally, when a designated holiday falls on a Saturday or Sunday or an employee's normal day of rest, the legislation requires either that the employee be compensated for the day's work or that the day preceding or following the weekend or normal day of rest be granted in lieu.

Excluded from the Management/Professional category are 2,542 employees of one school board where a unique situation exists with regard to vacations and holidays. These 2,542 employees represent 3.4% of the category.

All the establishments in the survey sample, with the exception of the one school board mentioned above, provided data pertaining to paid holidays.

The following tables indicate the main characteristics of paid holidays in percentages of employees.

TABLE 16-A
NUMBER OF PAID HOLIDAYS IN 1982*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
6 to 8 days	0.0	0.0	0.3
9 days	4.1	6.9	10.0
9 1/2 days	0.5	0.7	0.0
10 days	11.8	12.5	15.2
10 1/2 days	0.9	3.2	0.4
11 days	33.0	30.6	34.8
11 1/2 days	3.4	6.4	5.3
12 days	16.2	18.3	15.9
12 1/2 days	2.1	2.0	0.8
13 days	15.0	11.0	7.8
14 days	1.5	3.0	6.5
15 days	7.4	3.6	1.2
15 1/2 days	3.1	1.0	0.3
16 days	0.6	0.0	0.0
18 to 23 days	<u>0.4</u>	<u>0.8</u>	<u>1.5</u>
	100.0	100.0	100.0

* Data used to produce Table 16-A to 16-E have been extracted from Volume 1, pages 142 to 144.

FIG. 21 PAID HOLIDAYS



* These data are derived from percentages given in Table 16-A.

TABLE 16-B

PAID HOLIDAYS GRANTED*

Designated Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
New Year's Day	100.0	100.0	99.6
January 2nd			
- full day	24.1	21.9	20.9
- half day	0.3	0.6	2.1
Heritage Day	7.7	4.6	3.2
Good Friday	99.2	99.2	91.2
Easter Monday	32.6	34.7	26.8
Queen's Birthday (Victoria Day)	92.5	96.5	88.3
St. John the Baptist's Day	35.0	30.7	35.8
Canada Day (Dominion Day)	100.0	100.0	99.3
Local Civic Holiday	71.3	73.0	74.6
Labour Day	100.0	100.0	99.9
Thanksgiving Day	99.9	100.0	95.1
Remembrance Day	37.1	45.7	45.1
Christmas Eve			
- full day	24.1	20.4	15.0
- half day	14.4	13.4	6.4
Christmas Day	100.0	100.0	99.6
Boxing Day	95.3	95.4	88.6
New Year's Eve			
- full day	23.9	19.4	14.7
- half day	10.9	8.0	4.5

* See footnote at end of Table 16-A.

Some establishments follow the policy of shutting down for a given period during the year (for example, over the Christmas period). These periods during which an establishment shuts down officially, which are not considered periods of vacation leave or floating holidays, are reported in Table 16-C.

TABLE 16-C

OFFICIAL PLANT SHUT-DOWN*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
2 days	13.0	10.0	6.1
3 days	1.2	1.6	3.2
4 days	6.3	2.2	4.4
5 to 7 days	0.2	0.4	0.7
None	<u>79.3</u>	<u>85.8</u>	<u>85.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 16-A.

Some employers reported other paid holidays which were regarded as "floating" and which could be taken at any time during the year. Details pertaining to the number of floating holidays and the percentage of employees receiving this benefit are presented in Table 16-D.

TABLE 16-D

FLOATING HOLIDAYS*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1 day	20.5	22.5	19.3
2 days	14.2	11.7	6.3
3 days	3.1	2.5	2.8
4 or more days	1.2	1.0	6.6
None	<u>61.0</u>	<u>62.3</u>	<u>65.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 16-A.

Analysis of survey data showed that a few establishments granted additional holidays which did not fall into the categories previously mentioned. Included in these "other holidays" are days of local significance such as Halifax Natal Day, Dartmouth Natal Day, May Day and some days of local religious significance.

TABLE 16-E

OTHER PAID HOLIDAYS*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1/2 day	2.8	5.7	4.9
1 day	5.3	4.2	6.7
2 days	0.3	0.6	6.5
None	<u>91.6</u>	<u>89.5</u>	<u>81.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 16-A.

PAID VACATIONS

The data showed that all the employees included in the survey receive paid vacations, however, Management/Professional employees of one school board where a unique vacation situation prevails are excluded from this analysis. This group of elementary and secondary level teachers constitutes 3.4% of the sample population for the Management/Professional category.

Vacation plans normally follow two major concepts: graduated plans whereby vacation entitlements increase with years of service, and uniform plans under which employees are granted a uniform number of days of vacation credits which do not vary by years of service. In both types of plans, however, vacation entitlements within each category may vary by the employee's position level, age upon appointment or salary grade.

Table 17-A indicates the percentages of employees who receive a uniform number of vacation credits and those whose vacation entitlements are graduated by service.

TABLE 17-A

TYPE OF PAID VACATIONS*

Type of Vacation	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Graduated by service	86.9	100.0	100.0
Uniform:			
15 days	0.6	0.0	0.0
20 days	6.3	0.0	0.0
22 days	2.7	0.0	0.0
23 days	<u>3.5</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0

* Data used to produce Tables 17-A to 17-D were extracted from Volume 1, pages 145 to 156.

Table 17-B shows the service requirements for two, three, four, five, six or seven weeks of vacation.

TABLE 17-B

VACATION ENTITLEMENT GRADUATED BY SERVICE*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Ten days after			
10 months	0.4	0.6	0.8
1 year	42.8	58.9	77.9
No 10 day entitlement	<u>56.8</u>	<u>40.5</u>	<u>21.3</u>
	100.0	100.0	100.0
Fifteen days after			
1 year	34.5	26.6	15.4
2 years	7.4	12.9	8.1
3 years	21.3	25.4	15.6
4 years	3.0	7.9	17.0
5 years	13.6	15.6	36.6
6 to 12 years	0.1	0.2	2.4
No 15 day entitlement	<u>20.1</u>	<u>11.4</u>	<u>4.9</u>
	100.0	100.0	100.0
Twenty days after			
1 year	12.8	7.4	2.6
3 to 5 years	13.8	5.7	4.7
6 to 8 years	5.7	8.0	3.1
9 years	6.4	15.1	28.6
10 years	39.5	40.0	27.2
11 to 12 years	10.6	13.6	20.3
13 to 14 years	2.0	3.5	3.2
15 years	4.1	4.2	7.0
16 to 25 years	0.1	0.1	2.5
No 20 day entitlement	<u>5.0</u>	<u>2.4</u>	<u>0.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 17-A.

TABLE 17-B (Cont.)

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Twenty-five days after			
4 to 9 years	5.8	3.0	0.9
10 years	4.2	1.0	0.8
11 to 14 years	6.1	0.4	2.7
15 years	2.9	5.3	11.6
16 to 19 years	13.7	23.0	22.0
20 years	50.3	33.3	37.4
21 to 24 years	5.2	9.1	14.7
25 years	6.0	16.9	4.6
More than 25 years	0.9	1.0	0.8
No 25 day entitlement	<u>4.9</u>	<u>7.0</u>	<u>4.5</u>
	100.0	100.0	100.0
Thirty days after			
14 to 19 years	2.3	3.4	3.6
20 years	1.3	3.8	9.4
24 years	2.4	0.7	3.3
25 years	18.3	22.0	22.0
26 to 29 years	6.1	3.6	12.4
30 years	11.9	12.2	15.8
31 to 35 years	0.3	0.7	0.8
No 30 day entitlement	<u>57.4</u>	<u>53.6</u>	<u>32.7</u>
	100.0	100.0	100.0
Thirty-five days after			
19 years	1.9	0.5	0.8
24 to 25 years	0.4	0.5	1.2
28 to 30 years	1.3	2.9	12.0
31 to 35 years	0.5	0.5	1.2
No 35 day entitlement	<u>95.9</u>	<u>95.6</u>	<u>84.8</u>
	100.0	100.0	100.0

Analysis revealed that unique provisions exist in several establishments with respect to the allocation of additional vacation entitlement. In several cases, organizations have adopted the policy of granting long-service employees additional days of leave after specified years of service. Some establishments offer additional paid vacation for various other reasons, for example, if the employee takes a vacation in the winter or if the employee works in an isolated region or when the employee reaches a given age. Typically, this type of additional vacation entitlement is only available in the year in which it is granted and does not continue on an annual basis.

TABLE 17-C

ADDITIONAL VACATION ENTITLEMENT*

Type of Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Based on seniority	13.6	10.5	7.9
If vacation taken in winter	1.0	5.8	1.1
If located in isolated region	3.6	2.7	3.1
Based on age only	6.9	7.5	11.1
Other	10.8	8.2	9.1
No additional entitlements	<u>64.1</u>	<u>65.3</u>	<u>67.7</u>
	100.0	100.0	100.0

* See footnote at end of Table 17-A.

The employees of some establishments can carry over unused vacation credits earned in one year to subsequent years. Table 17-D shows details of the maximum number of days of vacation credits that can be carried over from one year to another.

TABLE 17-D

MAXIMUM CARRY-OVER OF VACATION FROM YEAR TO YEAR*

Carry-over of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
5 to 6 days	6.4	4.9	3.8
10 days	8.3	5.1	3.3
12 to 15 days	4.7	2.1	0.3
Carry-over of half a year's credits	1.4	0.9	0.0
Carry-over of any entitlement in excess of 2 weeks	4.6	7.8	2.4
Carry-over of any entitlement in excess of 3 weeks	0.6	4.3	1.3
Management discretion	6.0	10.7	6.1
Other	2.4	2.9	1.8
No maximum specified	3.0	2.5	2.5
No carry-over	<u>62.6</u>	<u>58.8</u>	<u>78.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 17-A.

PERSONAL AND PARENTAL LEAVE

A wide variety of circumstances have been grouped under the general heading of "Personal and Parental Leave". Basically, this can be broadly identified as leave for circumstances of a personal nature such as marriage, birth or adoption of a child, or domestic emergencies. Tables 18-A to 18-D present details of these provisions.

TABLE 18-A

PAID MARRIAGE LEAVE*

Number of Days Granted	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
1/2 day	0.4	0.4	0.1
1 day	4.6	9.2	7.2
3 days	5.3	4.9	1.3
5 days	7.7	7.0	3.6
Varies	3.5	2.4	2.2
Discretionary	7.5	2.3	0.5
Not granted	<u>71.0</u>	<u>73.8</u>	<u>85.1</u>
	100.0	100.0	100.0

* Data used to produce Tables 18-A to 18-D were extracted from Volume 1, pages 164 to 166.

** These figures were calculated from percentages given in Volume 1, page 164, and are based upon the total survey population.

PAID MATERNITY LEAVE

Paid maternity leave is a benefit which varies from one day of paid leave to 20 weeks leave with partial pay for establishments reporting this benefit. The Unemployment Insurance Commission permits employers to supplement U.I.C. benefit payments so long as their policy is formalized by means of a Supplemental Unemployment Benefit Plan which is registered with Employment and Immigration Canada. Such plans allow the employer to "top-up" the U.I.C. payments to a maximum of 95% of the employee's regular salary. Table 18-B is a summary of paid maternity benefits.

TABLE 18-B

PAID MATERNITY LEAVE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence**			
- Granted	16.9	7.4	2.5
- Supplemental Unemployment Benefit Plan Provided	6.7	10.0	3.5
- Not granted	<u>76.4</u>	<u>82.6</u>	<u>94.0</u>
	100.0	100.0	100.0
Rate of pay during maternity leave			
12 to 15 weeks at full pay	25.9	22.0	11.3
16 to 17 weeks at full pay	31.4	17.1	33.3
80% of salary for 20 weeks	0.2	0.3	0.4
93% of salary for 20 weeks	2.9	22.8	29.0
Other	<u>39.6</u>	<u>37.8</u>	<u>26.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 18-A.

** These figures were calculated from percentages given in Volume 1, page 164, and are based upon the total survey population.

TABLE 18-C

PAID LEAVE - ILLNESS IN THE FAMILY*

Number of Days Granted	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
1 day	7.5	9.1	5.1
2 to 2 1/2 days	2.7	7.7	3.9
3 days	4.4	4.2	0.7
5 days	0.5	1.1	0.8
6 days	4.9	4.5	1.3
No maximum specified	0.2	0.6	0.0
Discretionary	31.9	22.8	8.9
Other	3.2	1.3	4.0
Not granted	<u>44.7</u>	<u>48.7</u>	<u>75.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 18-A.

** These figures were calculated from percentages given in Volume 1, pages 164 and 166, and are based upon the total survey population.

TABLE 18-D

PAID LEAVE - DOMESTIC EMERGENCIES*

Incidence	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Granted	41.4	41.2	19.9
Discretionary	13.8	13.0	7.5
Not granted	<u>44.8</u>	<u>45.8</u>	<u>72.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 18-A.

** These figures were calculated from percentages given in Volume 1, pages 164 and 166, and are based upon the total survey population.

PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under formal or informal arrangements. Details presented in Table 19-A do not include "wash-up" time or paid meal breaks.

TABLE 19-A

PAID REST PERIODS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Granted			
- one 10 minute break	0.9	1.7	4.6
- one 15 minute break	2.7	10.2	1.6
- two 10 minute breaks	3.0	10.7	17.7
- two 15 minute breaks	52.6	51.2	53.4
- discretionary	11.3	2.9	1.0
- other	1.5	2.5	8.5
Not granted	<u>28.0</u>	<u>20.8</u>	<u>13.2</u>
	100.0	100.0	100.0

* Data used to produce Table 19-A were extracted from Volume 1, page 169.

PAY SUPPLEMENTS

- OVERTIME COMPENSATION
- SHIFT WORK COMPENSATION
- CALL-BACK PAY
- STAND-BY PAY
- PAY FOR REGULARLY SCHEDULED
WEEKEND WORK
- ACTING PAY

PAY SUPPLEMENTS

OVERTIME COMPENSATION

Overtime compensation is defined as a formal policy of pay or time-off for work performed in excess of the standard daily or weekly hours of work. Compensation for overtime worked is almost universal for employees in the Office and Non-Office categories. For personnel in the Management/Professional category, however, survey responses reveal that 55.2% were not compensated for overtime worked. Table 20-A provides information on the incidence and characteristics of overtime compensation broken down into the three employee categories studied.

TABLE 20-A

OVERTIME COMPENSATION*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Overtime compensated	44.1	97.2	99.8
Overtime not compensated	55.2	2.7	0.0
No overtime worked	<u>0.7</u>	<u>0.1</u>	<u>0.2</u>
	100.0	100.0	100.0

* Data used to produce Tables 20-A to 20-E have been extracted from Volume 1, pages 186 to 192.

Although 44.1% of Management/Professional employees, 97.2% of Office employees and 99.8% of Non-Office employees were reported as being compensated for overtime worked, further analysis of information provided by establishments reporting positively, revealed that in many cases this provision did not apply across the board to all employees in the establishment. A few establishments had a policy whereby the cut-off point for overtime is based on salary levels. The most common basis of eligibility for overtime compensation in the Management/Professional and Office group was found to be position level, while a few organizations used union membership as the basic criterion. Percentages presented in Table 20-B are based on establishments providing overtime compensation.

TABLE 20-B

ELIGIBILITY FOR OVERTIME COMPENSATION*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Eligibility			
All employees	22.5	96.8	98.7
Some employees	<u>77.5</u>	<u>3.2</u>	<u>1.3</u>
	100.0	100.0	100.0
Basis of eligibility**			
Salary of less than \$20,000 to \$40,000	2.0	0.0	0.0
Position level	92.6	90.7	44.0
Bargaining unit membership	2.3	9.3	56.0
Other basis	<u>3.1</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 20-A.

** These characteristics are a further analysis of those establishments reported under "some employees".

Where overtime is compensated, some establishments have a policy whereby the employee has the option of taking compensation for time worked in excess of normal hours either in the form of cash or time-off in lieu. The following table shows the form of compensation received for overtime.

TABLE 20-C

FORM OF OVERTIME COMPENSATION*

Form of Compensation	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Cash only	24.5	44.4	76.1
Leave only	1.3	0.9	0.0
Choice of cash or leave	72.0	51.7	22.0
Combination of cash and leave	<u>2.2</u>	<u>3.0</u>	<u>1.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 20-A.

TABLE 20-D

LEAVE AS OVERTIME COMPENSATION*

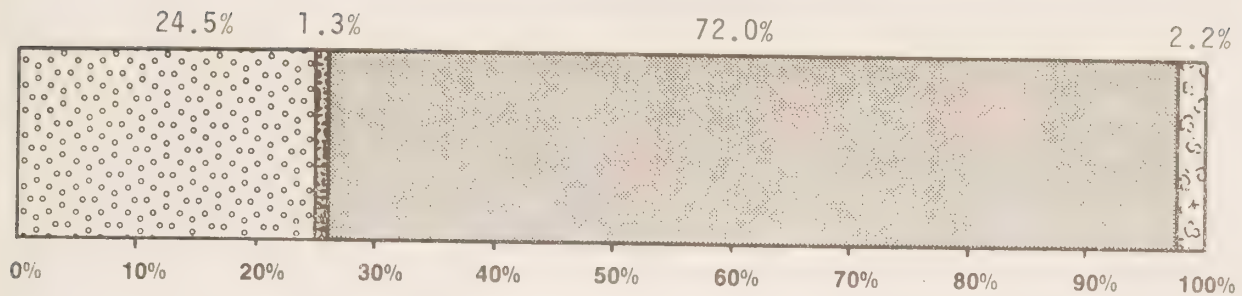
When Compensation is in the Form of Leave it is Granted at the Rate of:	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Straight time	25.6	17.3	2.1
Time & a half	28.0	12.4	4.0
Double time	0.0	9.7	6.5
Varies according to applicable overtime rate	19.5	16.2	10.8
Varies on another basis	2.4	0.0	0.6
N/A, cash only	<u>24.5</u>	<u>44.4</u>	<u>76.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 20-A.

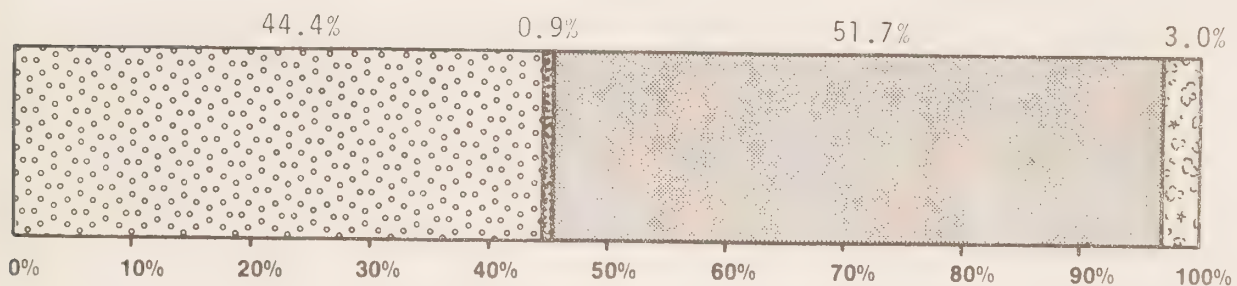
FIG. 22

FORM OF OVERTIME COMPENSATION

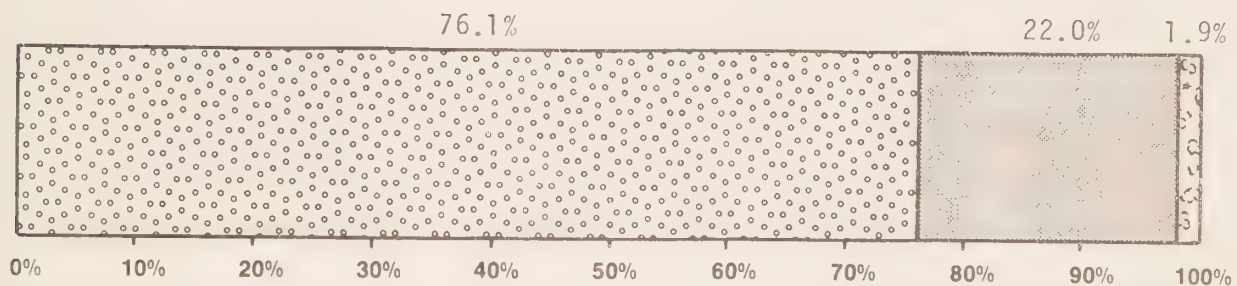
Management/Professional Employees



Office Employees



Non-Office Employees



Cash only



Leave only



Choice of cash or leave



Combination of cash and leave

TABLE 20-E
RATE OF OVERTIME COMPENSATION*

Rate of Pay for Overtime	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
On a normal working day			
1T to 1.1T for all hours	15.6	0.5	0.0
1.5T for all hours	55.5	51.6	49.0
2T for all hours	3.9	17.7	13.5
1.5T then 2T after 1 to 5 hours	12.7	17.1	34.2
Other basis	11.4	12.2	3.3
N/A, leave only	0.8	0.9	0.0
N/A, no overtime worked this day	<u>0.1</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0
On the first day of rest			
1T to 1.1T for all hours	6.4	0.5	0.0
1.5T for all hours	64.3	55.3	49.6
2T for all hours	5.0	24.0	18.6
1.5T then 2T after 2 to 10 hours	13.9	10.1	28.2
Other basis	9.1	8.4	2.8
N/A, no overtime worked this day	0.5	0.8	0.8
N/A, leave only	<u>0.8</u>	<u>0.9</u>	<u>0.0</u>
	100.0	100.0	100.0
On the second day of rest			
1T to 1.1T for all hours	5.7	0.4	0.0
1.5T for all hours	54.4	25.0	29.7
2T for all hours	16.7	58.2	60.2
1.5T then 2T after 2 to 8 hours	10.8	0.4	4.6
Other basis	10.5	6.4	3.2
N/A, no overtime worked this day	1.1	8.7	2.3
N/A, leave only	<u>0.8</u>	<u>0.9</u>	<u>0.0</u>
	100.0	100.0	100.0

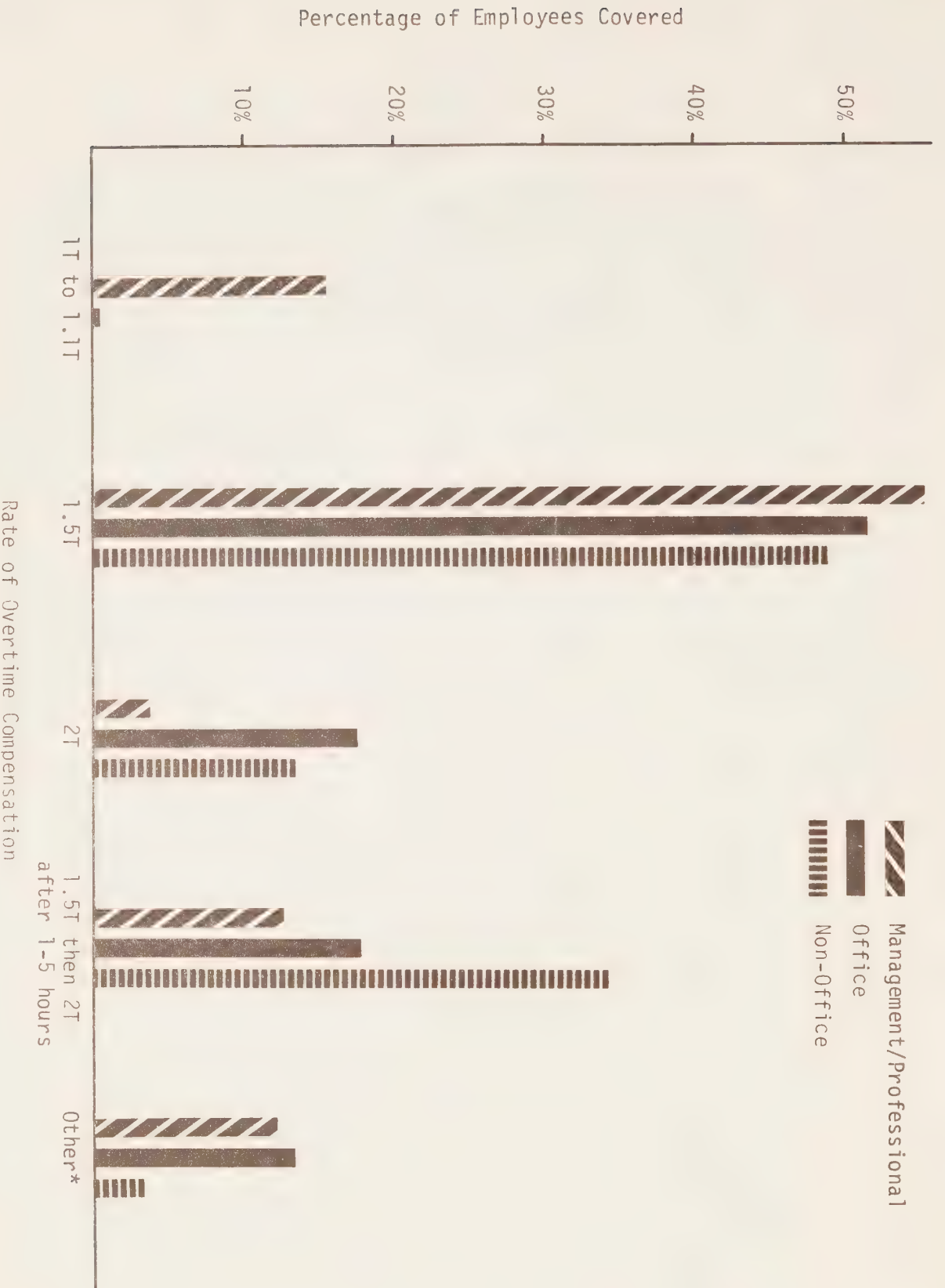
* See footnote at end of Table 20-A.

TABLE 20-E (Cont.)

Rate of Pay for Overtime	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
On a holiday which falls on a normal working day			
Normal day's pay or another day-off plus			
- 1T for all hours	6.8	1.0	0.8
- 1.10T to 1.5T for all hours	60.2	38.5	24.4
- 2T for all hours	11.1	46.8	47.1
- 1.5T then 2T after 2 to 9.5 hours	10.7	1.8	14.5
- Other basis	6.5	3.1	11.2
- No overtime worked these days	2.3	8.5	1.9
- N/A, leave only	<u>2.4</u>	<u>0.3</u>	<u>0.1</u>
	100.0	100.0	100.0

FIG. 23

OVERTIME PAY ON A NORMAL WORKING DAY



* Includes "leave only" and "no overtime worked this day", see Table 20-E.

SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Survey replies showed that the incidence of shift work was most prevalent in the Non-Office category and also that a majority of these employees were compensated in the form of premium pay.

TABLE 21-A

SHIFT WORK COMPENSATION*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Shift work compensated	26.3	71.2	95.5
Shift work not compensated	13.7	4.5	1.0
No shift work	<u>60.0</u>	<u>24.3</u>	<u>3.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 21-A and 21-B have been extracted from Volume 1, pages 195 to 198.

TABLE 21-B

COMPENSATION FORMULA AND RATE OF SHIFT PREMIUM*

Shift	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Evening shift			
Percent of salary			
3% to 8%	1.2	9.0	6.4
10%	16.1	16.4	1.7
15%	0.0	1.2	0.4
Built into salary	8.1	12.4	0.4
Dollars per week			
\$10.00 to \$12.50	0.0	2.5	0.0
Dollars per shift			
\$1.05 to \$1.96	0.0	5.5	0.1
\$2.00 to \$2.25	18.1	1.9	1.7
More than \$2.25	2.4	2.4	0.9
Variable dollar amount	3.6	1.4	0.9
Cents per hour			
\$0.10 to \$0.25	0.0	7.0	35.8
\$0.26 to \$0.39	27.3	20.6	32.4
\$0.40 to \$0.80	18.9	19.1	15.4
Variable cents per hour	0.0	0.0	0.5
Other formula	4.3	0.6	0.2
No evening shifts worked	0.0	0.0	3.0
N/A, no premium for evening shift	<u>0.0</u>	<u>0.0</u>	<u>0.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 21-A.

TABLE 21-B (Cont.)

Shift	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Night shift			
Percent of salary			
4% to 7%	0.0	3.0	2.5
10%	3.0	14.6	5.1
13% to 15%	14.2	6.0	1.0
Built into salary	8.1	12.4	0.4
Dollars per week			
\$12.00 to \$15.00	0.0	2.5	1.6
Dollars per shift			
\$1.05 to \$1.96	0.0	2.2	0.1
\$2.00 to \$2.50	15.6	4.7	1.7
More than \$2.50	2.3	2.9	0.9
Variable dollar amount	3.6	1.4	0.6
Cents per hour			
\$0.10 to \$0.25	0.0	5.0	24.7
\$0.30 to \$0.38	27.4	18.4	28.2
\$0.40 to \$0.75	19.0	20.1	26.3
\$0.80 to \$0.95	0.0	3.2	4.9
Variable cents per hour	0.0	0.0	0.5
Other formula	4.3	0.6	0.3
No night shift worked	<u>2.5</u>	<u>3.0</u>	<u>1.2</u>
	100.0	100.0	100.0

CALL-BACK PAY

Call-back pay is additional compensation provided for the recall to work of an off duty employee. This compensation is separate and distinct from overtime compensation. Typically this benefit applies to employee groups such as nurses and engineers in the Management/Professional category; technicians in the Office category; and maintenance crews in the Non-Office category. Survey data show that establishments covering 19.6% of Management/Professional employees, 52.9% in the Office category and 91.2% of employees in the Non-Office category have a compensation policy for call-back work. Characteristics of call-back compensation are presented in Table 22-A for the three employee categories.

TABLE 22-A

MINIMUM GUARANTEED COMPENSATION FOR CALL-BACK*

On a Normal Working Day	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
2 hours' pay	0.0	0.6	0.3
3 hours' pay	40.4	17.0	4.3
3.8 to 4 hours' pay	20.7	42.3	55.4
4.5 to 5 hours' pay	25.5	28.4	15.8
6 hours' pay	13.4	3.4	16.2
6.5 to 8 hours' pay	0.0	8.3	7.5
Other method of compensation	<u>0.0</u>	<u>0.0</u>	<u>0.5</u>
	100.0	100.0	100.0

* Data used to produce Table 22-A have been extracted from Volume 1, pages 202 and 203.

There is additional compensation provided to cover transportation costs to 60.5% of Management/Professional, 31.5% of Office and 27.0% of Non-Office employees when they are called-back.

On days of rest and on holidays the compensation policy for call-back is the same as on a normal working day for 92.5% of the Management/Professional employees, 82.4% of the Office employees and 82.1% of the Non-Office employees.

STAND-BY PAY

Stand-by pay is additional compensation for time when specifically designated employees are required to be available for duty outside their normal working hours. Survey findings showed that 16.0% of Management/Professional employees, 28.3% of Office employees and 23.3% of Non-Office staff received compensation for stand-by duties.

TABLE 23-A

STAND-BY PAY*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Stand-by compensated	16.0	28.3	23.3
Stand-by not compensated	24.4	14.6	22.7
No stand-by duty	<u>59.6</u>	<u>57.1</u>	<u>54.0</u>
	100.0	100.0	100.0

* Data used to produce Tables 23-A and 23-B have been extracted from Volume 1, pages 206 to 208.

TABLE 23-B

COMPENSATION FOR STAND-BY ON A NORMAL WORKING DAY*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Dollars and cents formulae			
\$0.50 to \$0.60 per hour	19.7	0.0	2.4
\$0.80 to \$1.00 per hour	21.5	11.9	4.2
More than \$1.00 per hour	10.8	6.2	3.3
\$10.00 per shift	5.4	19.8	4.1
\$7.00 to \$7.75 per day	0.0	19.5	23.7
\$10.00 to \$15.00 per day	3.7	9.3	3.1
\$30.00 to \$45.00 per week	0.0	1.4	2.0
\$112.00 per week	2.1	0.0	0.0
Hours of pay formulae			
1.0 to 1.5 hours per shift	29.0	18.3	7.9
1.0 to 1.5 hours per day	1.3	3.9	0.0
2.0 to 4.0 hours per day	0.0	4.9	12.5
7.25 to 8.0 hours per week	0.0	0.9	7.2
Other hours of pay formulae	0.0	2.1	29.1
Other formulae	6.5	1.5	0.5
N/A, no stand-by on normal working days***	<u>0.0</u>	<u>0.3</u>	<u>0.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 23-A.

** These figures were calculated from percentages given in Volume 1, pages 206 and 207.

*** These percentages refer to employees eligible for stand-by pay only on a day of rest or holiday.

For 72.3% of the Management/Professional employees, 64.7% of the Office employees and for 43.7% of the Non-Office employees the compensation for stand-by on days of rest and holidays is the same as on a normal working day.

When employees on stand-by are called back to work the majority of them received both stand-by and call-back pay. The survey results show that 58.0% of the Management/Professional employees, 64.1% of the Office employees and 70.7% of the Non-Office employees receive both types of compensation in such circumstances.

PAY FOR REGULARLY SCHEDULED WEEKEND WORK

Some employees are required to work on Saturday and/or Sunday on a regularly scheduled basis. In many instances a premium is paid to employees who work on those days. Table 24-A summarizes the survey findings in 1982.

TABLE 24-A

PAY FOR REGULARLY SCHEDULED WEEKEND WORK*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
Regularly scheduled weekend work compensated	5.3	26.5	38.4
Regularly scheduled weekend work not compensated	25.4	32.5	39.9
No regularly scheduled weekend work	<u>69.3</u>	<u>41.0</u>	<u>21.7</u>
	100.0	100.0	100.0
Premium rate for work on Saturday			
Percent of salary			
0.13T to 0.25T per hour	0.0	34.1	15.4
0.50T per hour	53.0	9.8	3.7
1.00T per hour	0.0	0.0	0.5
Dollars per hour			
\$0.25 to \$0.38	0.0	2.7	4.0
\$0.50 to \$0.90	0.0	0.0	6.7
\$1.00 to \$1.92	7.8	3.9	1.7
Dollars per shift			
\$2.75 to \$6.35	0.0	4.2	1.4
\$7.50	18.1	0.0	0.0
Other	4.5	7.8	0.7
N/A, Sunday premiums only	16.6	37.5	48.7
N/A, no Saturday work	<u>0.0</u>	<u>0.0</u>	<u>17.2</u>
	100.0	100.0	100.0

* Data used to produce Table 24-A have been extracted from Volume 1, pages 212 and 213.

TABLE 24-A (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Premium rate for work on Sunday			
Percent of salary			
0.13T to 0.25T per hour	0.0	20.6	12.5
0.50T per hour	3.9	34.6	29.8
1.00T per hour	53.0	13.4	4.6
Dollars per hour			
\$0.25 to \$0.35	0.0	0.0	32.0
\$0.50 to \$0.80	0.0	2.7	7.7
\$1.00 to \$3.00	7.8	5.9	11.7
Dollars per shift			
\$2.80	0.0	8.8	0.0
\$30.00	18.1	0.0	0.0
Other	17.2	9.9	1.5
N/A, no Sunday work	<u>0.0</u>	<u>4.1</u>	<u>0.2</u>
	100.0	100.0	100.0

ACTING PAY

Acting pay is additional compensation received by an employee for undertaking on an interim basis the duties and responsibilities of a position having a higher rate of pay than the position held by this employee. Table 25-A shows the incidence of acting pay and the length of time an employee must perform duties at the higher level to receive additional compensation.

TABLE 25-A

ACTING PAY*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
Compensated	38.3	69.7	86.1
Not compensated	49.1	22.5	8.2
No acting assignments	<u>12.6</u>	<u>7.8</u>	<u>5.7</u>
	100.0	100.0	100.0
Qualifying period			
1 day or less	18.8	15.0	25.0
2 to 5 days	12.5	13.7	2.8
7 to 10 days	1.6	2.9	0.9
15 to 20 days	27.6	15.8	0.3
21 to 30 days	6.1	6.6	1.8
Other	10.5	1.9	0.0
No qualifying period	11.4	32.9	65.7
No formal policy	<u>11.5</u>	<u>11.2</u>	<u>3.5</u>
	100.0	100.0	100.0

* Data used to produce Table 25-A have been extracted from Volume 1, pages 215 and 216.

MISCELLANEOUS POLICIES AND PRACTICES

- SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
- HEALTH AND SAFETY
- REMOVAL EXPENSES ON EMPLOYER-INITIATED TRANSFERS
- CONTINUING PART-TIME EMPLOYEES

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

Some organizations have a policy whereby a cash settlement or paid leave is granted to employees who retire or whose employment terminates owing to disability, lay-off (which may or may not be the result of technological change), resignation, dismissal or death. These payments are in addition to any payment for earned vacation or accumulated sick leave credits to which the employee was entitled.

For the majority of establishments having such a policy, this cash payment or leave entitlement is based on an established formula. Survey investigation showed a variety of formulae existed but, in most cases, the amount of cash or the length of leave granted is related to the employee's length of service with the organization.

Survey results showed that of the employees surveyed, 166,286 employees or 57% of the sample did not receive this benefit. Broken down by the three employee categories, the incidence of severance pay and retirement allowances is as follows:

TABLE 26-A

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Formal plan provided	48.9	43.0	39.3
Unwritten practice only	27.3	19.1	6.8
No plan provided	<u>23.8</u>	<u>37.9</u>	<u>53.9</u>
	100.0	100.0	100.0

* Data used to produce Tables 26-A and 26-B have been extracted from Volume 1, pages 221 to 224.

Details pertaining to formulae for severance pay and retirement allowances follow. All percentages are based on establishments reporting formal plans only.

TABLE 26-B

SEVERANCE PAY AND RETIREMENT ALLOWANCES FORMULAE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<u>RESIGNATION</u>			
Uniform number of days of pay per year of service			
- 1 week	0.0	0.0	0.4
Other formula	1.0	1.1	0.9
Not granted	<u>99.0</u>	<u>98.9</u>	<u>98.7</u>
	100.0	100.0	100.0
<u>LAY-OFF FOR REASONS OTHER THAN TECHNOLOGICAL CHANGE</u>			
Uniform number of days of pay per year of service			
- 5 to 6 days	6.0	10.0	14.5
- 2 weeks	1.7	3.6	3.8
- 1 month	7.8	4.5	1.2
Variable number of days of pay per year of service	31.8	30.2	10.1
Other formula	9.2	9.5	23.8
Not granted	<u>43.5</u>	<u>42.2</u>	<u>46.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 26-A.

TABLE 26-B (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<u>LAY-OFF DUE TO TECHNOLOGICAL CHANGE</u>			
Uniform number of days of pay per year of service			
- 2 days	0.0	0.2	0.6
- 5 to 6 days	5.5	7.7	28.3
- 2.0 to 2.4 weeks	1.7	2.3	2.1
- 1 month	7.8	4.5	1.2
Variable number of days of pay per year of service	30.0	25.7	7.0
Other formula	9.8	10.6	22.2
Not granted	<u>45.2</u>	<u>49.0</u>	<u>38.6</u>
	100.0	100.0	100.0
<u>DISMISSAL FOR CAUSE</u>			
Uniform number of days of pay per year of service			
- 1 week	1.5	0.0	0.0
- 2 weeks	5.5	5.9	1.4
Variable number of days of pay per year of service	0.9	3.0	0.2
Other formula	4.1	4.4	0.8
Not granted	<u>88.0</u>	<u>86.7</u>	<u>97.6</u>
	100.0	100.0	100.0
<u>DEATH</u>			
Uniform number of days of pay per year of service			
- 1.5 to 2.5 days	5.5	2.8	6.1
Other formula	7.1	11.6	6.0
Not granted	<u>87.4</u>	<u>85.6</u>	<u>87.9</u>
	100.0	100.0	100.0

TABLE 26-B (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<u>RETIREMENT DUE TO DISABILITY</u>			
Uniform number of days of pay per year of service			
- 1.0 to 2.5 days	5.5	2.8	6.4
- 1 week	0.0	5.4	1.8
Variable number of days of pay per year of service	0.7	1.8	8.4
Other formula	4.8	4.7	3.5
Not granted	<u>89.0</u>	<u>85.3</u>	<u>79.9</u>
	100.0	100.0	100.0
<u>RETIREMENT</u>			
Uniform number of days of pay per year of service			
- 1 to 3 days	6.0	3.7	6.5
- 1 week	0.0	5.4	4.3
- 2 weeks	0.7	0.9	0.0
Variable number of days of pay per year of service	2.9	3.8	3.8
Other formula	37.3	30.2	35.3
Not granted	<u>53.1</u>	<u>56.0</u>	<u>50.1</u>
	100.0	100.0	100.0

HEALTH AND SAFETY

In this benefit we look at a broad spectrum of policies, procedures and programs which are designed to improve and safeguard the health of employees and to provide a safe work environment. The scope and range of safety and health programs vary greatly from establishment to establishment, with emphasis on one area or another usually being dictated by the type of industrial environment or occupational hazards present.

The following definitions were used in gathering data:

Health Services Program: a program which identifies and minimizes health or behavioral problems which impair an employee's work performance.

Health and/or Safety Committee: a committee made up of employer and employee representatives which serves as a mechanism for resolving health and/or safety problems.

Employee Assistance Program: a program which identifies and aids employees with personal, health or behavioral problems.

TABLE 27-A

HEALTH AND SAFETY PLAN*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Formal policy or plan			
Health and safety	59.0	68.5	89.5
Health only	8.0	6.5	0.4
Safety only	2.9	4.0	1.5
Not provided	<u>30.1</u>	<u>21.0</u>	<u>8.6</u>
	100.0	100.0	100.0

* Data used to produce Tables 27-A to 27-C have been extracted from Volume 1, pages 228 to 231.

TABLE 27-B

TYPES OF HEALTH AND/OR SAFETY PROGRAMS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Health services program			
- offered	82.3	82.3	90.0
- not offered	<u>17.7</u>	<u>17.7</u>	<u>10.0</u>
	100.0	100.0	100.0
Health and/or safety committee			
- yes	66.5	68.8	94.0
- no	<u>33.5</u>	<u>31.2</u>	<u>6.0</u>
	100.0	100.0	100.0
Employee assistance program			
- yes	64.9	62.4	54.0
- no	<u>35.1</u>	<u>37.6</u>	<u>46.0</u>
	100.0	100.0	100.0
First aid training			
- yes	63.4	58.4	74.6
- no	<u>36.6</u>	<u>41.6</u>	<u>25.4</u>
	100.0	100.0	100.0

* See footnote at end of Table 27-A.

TABLE 27-C

PHYSICAL EXAMINATION PROGRAM*

Policy	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Compulsory for all employees	19.8	15.1	25.7
Compulsory for employees in potentially hazardous positions	16.5	20.5	31.5
Compulsory on initial appointment	12.3	14.1	16.5
Voluntary for all employees	10.1	12.8	5.8
No physical examinations	<u>41.3</u>	<u>37.5</u>	<u>20.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 27-A.

REMOVAL EXPENSES ON EMPLOYER-INITIATED TRANSFER

Policies relating to the reimbursement of removal expenses were found to be most relevant to Management/Professional and Office employees. Formal Compensation practices apply to 58.5% and 54.3% of these employees, respectively. On the other hand only 34.8% of the Non-Office employees are covered by such policies. Table 28-A summarizes several key characteristics of these formal provisions.

TABLE 28-A

REMOVAL EXPENSES*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Incidence			
Compensated formally	58.5	54.3	34.8
Unwritten practice	9.3	2.2	1.1
Not compensated	2.7	4.2	5.6
N/A, no employer initiated transfers	<u>29.5</u>	<u>39.3</u>	<u>58.5</u>
	100.0	100.0	100.0
<hr/>			
House hunting trips financed			
Yes	94.9	96.7	86.6
No	<u>5.1</u>	<u>3.3</u>	<u>13.4</u>
	100.0	100.0	100.0
<hr/>			
Real estate agent's fees paid			
Yes	99.4	98.2	96.2
No	0.4	1.5	2.9
Discretionary	<u>0.2</u>	<u>0.3</u>	<u>0.9</u>
	100.0	100.0	100.0

* Data used to produce Table 28-A have been extracted from Volume 1, pages 236 to 243.

TABLE 28-A (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Packing and moving of furniture and effects financed			
Yes, fully	98.6	100.0	100.0
Yes, partially	0.8	0.0	0.0
No	<u>0.6</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0
<hr/>			
Temporary living expenses at destination financed			
Yes	99.8	98.9	99.2
No	<u>0.2</u>	<u>1.1</u>	<u>0.8</u>
	100.0	100.0	100.0
<hr/>			
Length of service required to avoid repayment of relocation expenses			
12 months or less	4.0	4.1	3.3
24 months	6.3	3.4	0.1
48 months	0.0	1.4	1.9
No service required	42.7	59.8	29.4
No formal policy	<u>47.0</u>	<u>31.3</u>	<u>65.3</u>
	100.0	100.0	100.0
<hr/>			

CONTINUING PART-TIME EMPLOYEES

For this study, continuing part-time employees are taken to mean regular staff members whose hours of work are shorter than the establishment's normal working hours. Seasonal or casual employees, e.g., summer or casual help hired for vacation periods, are excluded from this group.

It should be noted that the figures presented under "Incidence - Number" represent the total number of continuing part-time employees in establishments which indicated that such employees were present. Several establishments reported that no information was available on the number of these employees and for tabulation purposes, the Bureau considered that these establishments employed no continuing part-time employees.

TABLE 29-A

CONTINUING PART-TIME EMPLOYEES*

Incidence - Number	Management/ Professional	Office	Non-Office
Number of establishments**	31	89	47
Number of continuing part-time employees	3,738	3,907	12,878

* Data used to produce Tables 29-A to 29-C have been extracted from Volume 1, pages 248 and 249.

** The number of establishments reporting continuing part-time employees on their staff.

Survey respondents were asked to report how many hours were in the normal work week for the majority of continuing part-time employees in each category. Table 29-B is a summary of these findings.

TABLE 29-B

PART-TIME EMPLOYEES - HOURS IN THE NORMAL WORK WEEK*

Number of Hours	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
10 hours or less	0.0	0.0	0.6
12 to 16 hours	2.9	16.9	1.8
17 to 24 hours	35.2	47.1	34.2
25 to 32 hours	0.2	1.2	6.3
Variable hours per week	<u>61.7</u>	<u>34.8</u>	<u>57.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 29-A.

TABLE 29-C

PART-TIME EMPLOYEES - BENEFIT COVERAGE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Life, health and sickness plans			
Same policy as for full-time employees	72.8	37.4	13.2
Different policy	11.5	31.7	12.0
No coverage	15.7	30.4	74.8
Sickness only	<u>0.0</u>	<u>0.5</u>	<u>0.0</u>
	100.0	100.0	100.0
Pensions			
Same policy as for full-time employees	47.0	45.2	15.4
Different policy	19.9	7.8	1.2
No coverage	<u>33.1</u>	<u>47.0</u>	<u>83.4</u>
	100.0	100.0	100.0
Overtime premiums			
Paid after part-time hours worked	0.0	9.0	4.9
Paid after full-time hours worked	66.0	65.7	76.5
Time-off in lieu only	0.0	0.1	0.0
No provisions	21.7	3.2	0.3
N/A, no overtime worked	<u>12.3</u>	<u>22.0</u>	<u>18.3</u>
	100.0	100.0	100.0
Cash in lieu of insured benefits for which part-time employees are not eligible			
Paid	21.6	15.9	4.1
Not paid	<u>78.4</u>	<u>84.1</u>	<u>95.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 29-A.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART III

EMPLOYER AND EMPLOYEE
EXPENDITURES

PART III: EMPLOYER AND EMPLOYEE EXPENDITURES

GENERAL

This section of the report provides information on expenditures incurred by both employers and employees in the provision of selected benefits and working conditions. As in the 1980 survey, information is being published on the expenditures incurred in the provision of specific benefits. In many cases, the employee's contribution is significant and the tables on these expenditures will doubtless provide the user with a clearer understanding of the overall cost of the benefits.

The information presented is based on data obtained in the Bureau's 1982 survey of Employee Benefits and Working Conditions. It should be noted that the expenditures identified pertain to expenditures incurred in 1981 or the fiscal year which most closely coincides with that calendar year. Of the 167 establishments included in the survey sample, 120 or 70% supplied expenditure data which is included in this section of the report.

COLLECTION AND PROCESSING OF DATA

Respondents were asked to submit information on the costs incurred in the provision of individual benefits for full-time employees in the Office and Non-Office categories separately. Management/Professional employees are included in the Office category. This differs from Part II of this report where incidence and characteristics data are presented separately for Management/Professional employees. In organizations of a national or regional nature where benefit cost records were maintained on a company-wide basis, it was sometimes difficult to obtain data pertaining to costs applicable to the establishments being surveyed. In these instances proration was necessary. Two methods of proration have been utilized. For those benefits where costs are related to income such as paid vacations, data were prorated according to the size of the payroll budget for the establishment concerned. For benefits not related to income, for example, supplementary health insurance, expenditures were prorated according to the number of employees. When no record figures were available, respondents were asked to provide reasonable estimations utilizing methods of estimation provided by the Bureau. Every effort was made to check the accuracy of the data submitted. Each return was carefully edited and apparent inconsistencies verified or corrected.

PRESENTATION OF DATA

Individual benefit expenditures are expressed in two ways; as a mean percent of straight-time payroll and on a dollars per employee basis, broken down by Office and Non-Office employee categories separately and for both categories combined.

Percentage of Payroll

This measure is derived by dividing the benefit cost by the straight-time payroll. The straight-time payroll excludes the following: overtime pay, pay for work performed on a holiday, shiftwork and other premium pay, profit sharing contributions, severance pay and various other types of pay such as reporting pay, acting pay, etc.

Dollars Per Employee

This measure is obtained by dividing the annual expenditure by the annual average number of employees. The number of employees refers to the total number of Office and Non-Office employees and not only to those participating in, or in receipt of, a given benefit.

Employees Covered

Identified on all tables are the percentages of employees for whom percentage of salary and dollars per employee have been calculated. The reader is cautioned that the number of employees covered differs from benefit to benefit and also according to whether the presentation is based on actual or estimated data for participating establishments.

BASIS OF PRESENTATION

There are several possible ways of expressing expenditure data. Two methods of calculation have been utilized in this report, and it is important that the user be fully aware of both before undertaking any analysis of the data.

As in previous reports, expenditure costs for a given benefit have been calculated on the basis of only those establishments providing expenditure data for that benefit. Not included are establishments which did not offer the benefit or which offered the benefit but were unable to provide actual or estimated data. Falling into this category were establishments whose benefits were contained in a joint benefit package. Consideration was given to separating the costs contained in the joint benefit packages into individual component benefits. However, none of the estimating procedures examined was found to be completely satisfactory. Tables based on establishments providing only actual or estimated data are identified by an "A". The figures contained in these tables are identical to those reported in Benefits and Working Conditions 1982, Volume 2, Expenditures, Canada. IT IS NOT POSSIBLE STATISTICALLY TO SUM THE AVERAGE COSTS OF INDIVIDUAL BENEFITS TABLES DESIGNATED BY AN "A" WHEN "NIL EXPENDITURES" HAVE BEEN EXCLUDED.

However, in order to provide the user with a look at employee benefit costs from a different perspective, average costs were also calculated for all participating establishments, including establishments which did not offer the benefit but excluding establishments which offered the benefit but could not provide estimated or actual cost information. This method of calculation applies to tables identified by a "B". As "Nil Expenditures" have been included, it is statistically possible to derive total expenditure costs in terms of both dollars and percentages by summing the average costs for the individual benefits for whatever elements of compensation the user wishes to include in the module or package.

INDIVIDUAL BENEFITS

Information on the cost of 21 individual benefits is provided in this section. Employer and employee costs are reported separately. Both direct and indirect costs are included; excluded are costs incurred in the administration of the benefit plans.

The characteristics of benefit plans greatly influence the expenditure on or cost of these plans. There are however, other factors that influence the costs which may at a given point in time cause significant variations in the cost of two plans with identical characteristics. Some of the factors which impact on the cost of benefits are listed below:

1. The level of salaries or wages and the number of hours worked affect expenditures on various forms of pay for time not worked. This factor may also indirectly influence expenditures on group life insurance, sickness indemnity and pension plans where the level of benefit received is related to employee earnings.
2. The size of the organization.
3. The age/sex distribution and length of service of the employee population influence the participation in and utilization of contingent graduated benefits.
4. The method of funding and the investment policies of pension plan trustees as well as the nature of the pension plan itself.
5. The impact of the collective bargaining process.
6. The degree of astuteness exercised by the employer in negotiating with insuring companies.
7. The extent of employee participation in voluntary plans.
8. The eligibility requirements for participation in benefit plans and the exclusion of groups of employees.
9. The share of the premium paid by the employees participating in insured benefit plans.
10. The experience in one year, which may influence the expenditure required to provide insured benefits in subsequent years.
11. The impact of government legislation.

TABLE 30-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	1,058
- Paid Vacations	94.3	6.4	1,589
- Paid Sick Leave	66.3	2.4	604
- Paid Personal Leave	53.6	0.5	133
- Paid Rest Periods	66.9	4.9	1,217
Pay Supplements			
- Overtime and Holiday Work Pay	89.1	2.8	662
- Shift-Work Compensation	54.6	0.2	45
Financial Benefits			
- Severance Pay	22.0	0.2	53
- Retirement Allowances	16.4	0.2	53
Legislated Benefits			
- Workers' Compensation	81.7	0.8	203
- Unemployment Insurance	99.4	1.5	344
- Canada/Quebec Pension Plans	100.0	1.0	244
Group Life Insurance and Related Plans	88.5	0.5	136
Health Insurance Plans			
- Provincial Health Care **	59.1	0.9	211
- Quebec Health Insurance ***	27.6	2.6	635
- Supplementary Health Insurance	80.3	0.3	65
- Dental Care Plans	73.6	0.7	163
Salary Continuation Plans			
- Sickness Indemnity Insurance	2.2	0.7	157
- Long Term Disability Insurance	62.7	0.5	114
- Supplementary Unemployment Insurance	10.6	0.3	41
Private Pension Plans	92.2	8.2	2,131

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 30-B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	83.0	20,290
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	1058
- Paid Vacations	94.3	6.4	1589
- Paid Sick Leave	79.9	2.2	546
- Paid Personal Leave	66.4	0.4	107
- Paid Rest Periods	90.5	3.7	900
STRAIGHT-TIME PAY	100.0	100.0	24,488
Pay Supplements			
- Overtime and Holiday Work Pay	89.6	2.7	658
- Shift-Work Compensation	89.4	0.1	28
Financial Benefits			
- Severance Pay	66.8	0.1	18
- Retirement Allowances	74.2	0.1	12
GROSS PAY***	99.8	104.8	25,721
Legislated Benefits			
- Workers' Compensation	89.1	0.8	187
- Unemployment Insurance	99.4	1.5	344
- Canada/Quebec Pension Plans	100.0	1.0	244
Group Life Insurance and Related Plans	89.8	0.5	134
Health Insurance Plans			
- Provincial Health Care****	98.8	0.5	126
- Supplementary Health Insurance	91.6	0.2	57
- Dental Care Plans	94.2	0.5	128
Salary Continuation Plans			
- Sickness Indemnity Insurance	96.8	0.1	18
- Long Term Disability Insurance	94.2	0.3	76
- Supplementary Unemployment Insurance	99.8	0.0	4
Private Pension Plans	95.6	7.9	2055

* Excluded only are those establishments where the benefit was present but data were not available.

** These figures have been computed by subtracting from straight-time payroll costs the estimated and actual paid time away from duty costs.

*** Not all taxable benefits included in gross payroll costs have been identified on this table.

**** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 31-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1982

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	846
- Paid Vacations	96.7	7.1	1,428
- Paid Sick Leave	34.9	3.1	626
- Paid Personal Leave	69.3	0.5	115
- Paid Rest Periods	73.4	5.3	1,026
Pay Supplements			
- Overtime and Holiday Work Pay	92.7	7.3	1,560
- Shift-Work Compensation	81.3	1.0	221
Financial Benefits			
- Severance Pay	5.5	0.2	27
- Retirement Allowances	9.5	0.3	47
Legislated Benefits			
- Workers' Compensation	88.2	1.8	365
- Unemployment Insurance	93.2	1.8	353
- Canada/Quebec Pension Plans	94.1	1.3	245
Group Life Insurance and Related Plans	72.0	0.5	97
Health Insurance Plans			
- Provincial Health Care **	59.1	1.4	276
- Quebec Health Insurance ***	33.3	3.0	562
- Supplementary Health Insurance	53.8	0.5	90
- Dental Care Plans	65.8	0.9	183
Salary Continuation Plans			
- Sickness Indemnity Insurance	25.5	1.4	282
- Long Term Disability Insurance	39.1	1.0	183
- Supplementary Unemployment Insurance	11.3	0.4	75
Private Pension Plans	88.2	7.2	1,519

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 31-B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	82.6	16,518
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	846
- Paid Vacations	96.7	7.1	1428
- Paid Sick Leave	92.7	1.4	273
- Paid Personal Leave	80.0	0.5	100
- Paid Rest Periods	93.8	4.1	802
STRAIGHT-TIME PAY	100.0	100.0	19,974
Pay Supplements			
- Overtime and Holiday Work Pay	92.9	7.3	1557
- Shift-Work Compensation	89.2	0.9	202
Financial Benefits			
- Severance Pay	71.4	0.0	2
- Retirement Allowances	66.6	0.0	5
GROSS PAY***	97.7	110.7	22,294
Legislated Benefits			
- Workers' Compensation	89.0	1.8	362
- Unemployment Insurance	93.2	1.8	353
- Canada/Quebec Pension Plans	94.1	1.3	245
Group Life Insurance and Related Plans	75.4	0.5	93
Health Insurance Plans			
- Provincial Health Care****	98.4	0.9	170
- Supplementary Health Insurance	79.8	0.3	63
- Dental Care Plans	92.3	0.6	130
Salary Continuation Plans			
- Sickness Indemnity Insurance	76.5	0.7	132
- Long Term Disability Insurance	79.7	0.5	90
- Supplementary Unemployment Insurance	97.6	0.0	9
Private Pension Plans	91.7	7.0	1460

* Excluded only are those establishments where the benefit was present but data were not available.

** These figures have been computed by subtracting from straight-time payroll costs the estimated and actual paid time away from duty costs.

*** Not all taxable benefits included in gross payroll costs have been identified on this table.

**** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 32-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	965
- Paid Vacations	95.4	6.7	1,517
- Paid Sick Leave	52.5	2.6	611
- Paid Personal Leave	60.5	0.5	124
- Paid Rest Periods	70.0	5.1	1,129
Pay Supplements			
- Overtime and Holiday Work Pay	90.7	4.8	1,064
- Shift-Work Compensation	66.3	0.6	140
Financial Benefits			
- Severance Pay	14.8	0.2	49
- Retirement Allowances	13.3	0.2	51
Legislated Benefits			
- Workers' Compensation	84.6	1.3	277
- Unemployment Insurance	96.7	1.6	348
- Canada/Quebec Pension Plans	97.4	1.1	244
Group Life Insurance and Related Plans	81.3	0.5	121
Health Insurance Plans			
- Provincial Health Care**	59.1	1.1	239
- Quebec Health Insurance***	30.1	2.8	600
- Supplementary Health Insurance	68.7	0.3	73
- Dental Care Plans	70.2	0.7	171
Salary Continuation Plans			
- Sickness Indemnity Insurance	12.4	1.3	270
- Long Term Disability Insurance	52.4	0.6	136
- Supplementary Unemployment Insurance	10.9	0.3	56
Private Pension Plans	90.4	7.8	1,870

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments which having the benefit did not incur any expenditure.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec Health Insurance based only on employees residing in the Province of Quebec.

TABLE 32-B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	82.9	18,651
Paid Time Away From Duty			
- Paid Holidays	100.0	4.3	965
- Paid Vacations	95.4	6.7	1517
- Paid Sick Leave	89.0	1.8	416
- Paid Personal Leave	72.4	0.4	104
- Paid Rest Periods	92.0	3.9	856
STRAIGHT-TIME PAY	100.0	100.0	22,509
Pay Supplements			
- Overtime and Holiday Work Pay	91.1	4.8	1060
- Shift-Work Compensation	89.3	0.5	104
Financial Benefits			
- Severance Pay	68.3	0.0	11
- Retirement Allowances	79.1	0.0	9
GROSS PAY***	98.9	106.8	24,229
Legislated Benefits			
- Workers' Compensation	89.0	1.2	263
- Unemployment Insurance	96.7	1.6	348
- Canada/Quebec Pension Plans	97.4	1.1	244
Group Life Insurance and Related Plans	83.5	0.5	117
Health Insurance Plans			
- Provincial Health Care****	98.6	0.7	145
- Supplementary Health Insurance	86.4	0.3	59
- Dental Care Plans	93.4	0.6	129
Salary Continuation Plans			
- Sickness Indemnity Insurance	87.9	0.3	61
- Long Term Disability Insurance	87.9	0.4	81
- Supplementary Unemployment Insurance	98.8	0.0	6
Private Pension Plans	93.9	7.5	1800

* Excluded only are those establishments where the benefit was present but data were not available.

** These figures have been computed by subtracting from straight-time payroll costs the estimated and actual paid time away from duty costs.

*** Not all taxable benefits included in gross payroll costs have been identified on this table.

**** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 33-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1982

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	99.0	1.2	286
- Canada/Quebec Pension Plans	100.0	1.0	243
Group Life Insurance and Related Plans	72.8	0.5	119
Health Insurance Plans			
- Provincial Health Care **	48.7	0.5	117
- Supplementary Health Insurance	51.0	0.1	26
- Dental Care Plans	38.1	0.3	69
Salary Continuation Plans			
- Sickness Indemnity Insurance	3.9	0.3	51
- Long Term Disability Insurance	43.6	0.3	82
Private Pension Plans	82.1	4.2	1,036

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

TABLE 33-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	24,488
Legislated Benefits			
- Unemployment Insurance	99.0	1.2	286
- Canada/Quebec Pension Plans	100.0	1.0	243
Group Life Insurance and Related Plans	93.5	0.4	93
Health Insurance Plans			
- Provincial Health Care **	98.8	0.2	58
- Supplementary Health Insurance	97.8	0.1	13
- Dental Care Plans	98.6	0.1	27
Salary Continuation Plans			
- Sickness Indemnity Insurance	97.6	0.0	2
- Long Term Disability Insurance	93.5	0.2	38
Private Pension Plans	96.4	3.5	883

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 34-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1982

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	91.2	1.5	295
- Canada/Quebec Pension Plans	94.1	1.3	244
Group Life Insurance and Related Plans	37.2	0.5	95
Health Insurance Plans			
- Provincial Health Care **	36.6	0.5	109
- Supplementary Health Insurance	25.6	0.2	28
- Dental Care Plans	24.9	0.3	61
Salary Continuation Plans			
- Sickness Indemnity Insurance	5.0	0.5	95
- Long Term Disability Insurance	18.6	0.3	57
Private Pension Plans	57.1	4.2	845

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

TABLE 34-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1982

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	19,974
Legislated Benefits			
- Unemployment Insurance	91.2	1.5	295
- Canada/Quebec Pension Plans	94.1	1.3	244
Group Life Insurance and Related Plans	86.6	0.2	41
Health Insurance Plans			
- Provincial Health Care **	98.5	0.2	41
- Supplementary Health Insurance	81.7	0.0	9
- Dental Care Plans	98.9	0.1	15
Salary Continuation Plans			
- Sickness Indemnity Insurance	88.8	0.0	5
- Long Term Disability Insurance	97.4	0.1	11
Private Pension Plans	82.8	2.9	583

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 35-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1982

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	95.6	1.3	289
- Canada/Quebec Pension Plans	97.4	1.1	244
Group Life Insurance and Related Plans	57.2	0.5	112
Health Insurance Plans			
- Provincial Health Care **	43.4	0.5	114
- Supplementary Health Insurance	39.9	0.1	26
- Dental Care Plans	32.3	0.3	66
Salary Continuation Plans			
- Sickness Indemnity Insurance	4.4	0.4	73
- Long Term Disability Insurance	32.7	0.3	76
Private Pension Plans	71.2	4.2	969

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit and establishments where the benefit was present but employees did not contribute.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

TABLE 35-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1982

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
STRAIGHT-TIME PAY	100.0	100.0	22,509
Legislated Benefits			
- Unemployment Insurance	95.6	1.3	289
- Canada/Quebec Pension Plans	97.4	1.1	244
Group Life Insurance and Related Plans	90.4	0.3	71
Health Insurance Plans			
- Provincial Health Care **	98.7	0.2	50
- Supplementary Health Insurance	90.7	0.1	12
- Dental Care Plans	98.7	0.1	22
Salary Continuation Plans			
- Sickness Indemnity Insurance	93.8	0.0	3
- Long Term Disability Insurance	95.2	0.1	26
Private Pension Plans	90.5	3.3	763

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART IV

TREND DATA

EMPLOYEE BENEFITS AND WORKING CONDITIONS - CANADA 1982

PART IV: TREND DATA

Since 1972 the Pay Research Bureau has published highlight reports on employee benefits and conditions of employment. Initially these reports contained trend data. After the 1976 survey major changes were made to the survey sample. (These changes are outlined in the Survey Methods and Sources section of the present report.) As a result of these changes, the publication of detailed trend data was suspended until this time.

The following tables present a composite of data for benefits and conditions which have been studied in each of the last three surveys. The data, which have been extracted from this and the previous two Highlights Reports, represent the percentage of employees covered by each benefit or condition. It should also be noted that this trend data is based upon a sample which has not remained constant. Specifically, of the 167 participants in the 1982 survey, 166 participated in the 1980 survey and 129 participated in the 1978 survey. Thus, these changes in the sample may have an influence on the changes in incidence and characteristics reported in Tables 36-A to 36-H.

Benefits were selected for presentation in this section on the basis of their inclusion in all three surveys with common data units which permitted comparison. Percentages are based upon total employment for each category as follows:

Survey Year	Participating Establishments	Management/ Professional	Office	Non-Office
1978	158	54,540	83,190	106,746
1980	172	67,328	79,412	124,335
1982	167	75,187	87,307	129,293

It should be noted that the data presented may not be all inclusive. For example, it is reported in Table 36-E that in 1978, 8.7% of Management/Professional employees worked 40 hours per week, 37.7% worked 37.5 hours per week and 27.7% worked 35 hours per week. This data accounts for a total 74.1% of Management/Professional employees in 1978. Therefore, the remainder of the observations (25.9%) worked some other number of hours per week. Such characteristics were selected for comparison on the basis that they were common to all three surveys and prominent in one or more of the surveys.

In the case of the employer contribution to premium costs, "100% employer paid" was deemed to be the best single percentage for the comparison of benefit cost-sharing.

TABLE 36-A
TREND DATA - GROUP LIFE INSURANCE AND RELATED PLANS

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Group life insurance plan provided			
1978	99.8	98.9	95.7
1980	99.3	98.7	95.5
1982	99.8	99.2	97.4
Cost - 100% employer paid			
1978	46.7	42.7	55.0
1980	42.0	48.0	54.4
1982	46.3	53.3	58.8
<hr/>			
Supplemental group life plan provided			
1978	36.5	29.4	18.0
1980	47.9	41.7	28.0
1982	59.7	63.2	32.6
Cost - 100% employer paid			
1978	1.2	1.5	0.0
1980	0.9	1.2	2.9
1982	0.8	0.8	2.3
<hr/>			
Dependent's life plan provided			
1978	24.4	26.7	16.7
1980	28.7	29.4	21.0
1982	41.4	42.6	29.4
Cost - 100% employer paid			
1978	0.0	0.0	3.6
1980	10.4	15.7	26.6
1982	8.6	14.9	24.5
<hr/>			
Accidental death & dismemberment plan provided			
1978	62.5	53.4	50.7
1980	56.6	52.7	61.5
1982	60.4	53.9	63.1
Cost - 100% employer paid			
1978	31.0	28.7	62.9
1980	63.1	53.2	72.8
1982	63.7	53.3	72.7
<hr/>			

TABLE 36-B
TREND DATA - SUPPLEMENTARY HEALTH PLANS

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Provincial health care - individual premiums*			
Cost - 100% employer paid			
1978	36.9	29.5	64.0
1980	30.0	34.5	61.5
1982	31.5	36.0	61.8
Supplementary health care			
Plan provided			
1978	97.9	93.8	92.4
1980	98.1	95.3	90.0
1982	98.1	97.6	92.6
Major medical/surgical coverage			
Cost - 100% employer paid			
1978**	50.2	48.3	45.2
1980	49.6	44.6	42.9
1982	50.5	51.3	53.9
Dental care			
Plan provided			
1978	40.1	40.6	41.5
1980	67.6	59.9	60.6
1982	82.7	84.1	83.1
Preventive treatments coverage			
Cost - 100% employer paid			
1978***	80.4	77.2	78.5
1980	52.8	60.3	74.2
1982	56.8	55.9	73.9

* These data apply to employees in Alberta, British Columbia and Ontario.

** Includes prescribed drugs and hospitalization coverage.

*** Includes restorative and orthodontic coverage.

TABLE 36-C

TREND DATA - SALARY CONTINUATION PLANS

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Short term disability plans			
Formal paid sick leave provided			
1978	82.2	78.1	37.6
1980	89.2	83.5	43.6
1982	91.5	85.9	42.6
Sickness indemnity insurance provided			
1978	4.5	3.7	50.9
1980	1.0	1.5	42.6
1982	0.4	1.6	42.4
Combined formal paid sick leave and sickness indemnity insurance provided			
1978	10.6	17.3	11.1
1980	8.9	14.5	13.5
1982	7.2	12.0	14.9
Long term disability plans provided			
1978	84.2	76.2	51.4
1980	91.9	77.2	64.5
1982	93.8	82.9	66.3

TABLE 36-D

TREND DATA - PENSION PLANS

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Pension plans provided			
1978	99.1	98.8	90.1
1980	100.0	99.7	93.5
1982	100.0	99.0	93.1

TABLE 36-E

TREND DATA - HOURS OF WORK

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Hours per week			
40 hours			
1978	8.7	6.9	82.8
1980	5.7	8.2	75.0
1982	5.5	2.5	74.7
37.5 hours			
1978	37.7	39.6	6.0
1980*	29.6	33.6	10.3
1982	27.7	36.0	9.0
35 hours			
1978	27.7	29.3	2.5
1980	33.8	30.2	1.4
1982	29.8	31.1	1.5

* Includes incidences of 37 1/3 to 37 1/2 hours per week.

TABLE 36-F
TREND DATA - PAID HOLIDAYS

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Number of paid holidays			
Less than 11 days			
1978	41.0	44.4	53.7
1980	19.7	26.2	29.7
1982	17.3	23.3	25.9
11 days			
1978	24.7	26.4	24.3
1980	37.7	34.3	34.0
1982	33.0	30.6	34.8
More than 11 days			
1978	34.3	29.2	22.0
1980	42.6	39.5	36.3
1982	49.7	46.1	39.3

TABLE 36-G
TREND DATA - SERVICE REQUIREMENT FOR VACATION

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
20 days vacation after			
More than 10 years' service			
1978	34.0	35.2	63.4
1980	27.4	34.8	47.0
1982	16.8	21.4	33.0
10 years' service			
1978	39.7	44.2	25.7
1980	36.2	33.2	29.7
1982	39.5	40.0	27.2
Less than 10 years' service			
1978	26.3	20.4	10.9
1980	36.0	31.2	22.8
1982	38.7	36.2	39.0

TABLE 36-H

TREND DATA - OVERTIME COMPENSATION

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
On a normal working day			
1.5T or less			
1978	75.5	57.1	59.4
1980	78.9	54.8	52.4
1982	71.1	52.1	49.0
More than 1.5T			
1978	13.7	31.0	31.1
1980	11.4	36.5	42.8
1982	16.6	34.8	47.7

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EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1984

Highlights of Studies on
Prevalence, Characteristics
and Costs



PAY RESEARCH BUREAU

Public Service Staff Relations Board

CANADA



EMPLOYEE BENEFITS AND WORKING CONDITIONS CANADA 1984

Highlights of Studies on
Prevalence, Characteristics
and Costs



PAY RESEARCH BUREAU
Public Service Staff Relations Board
CANADA



Cette publication existe également en français.

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.....ABOUT THE PAY RESEARCH BUREAU

PURPOSE

The Pay Research Bureau, Public Service Staff Relations Board, is located in Ottawa. Its primary mandate is:

- 1) To obtain objective information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service of Canada for the benefit of employers and, where there exists a collective bargaining relationship, to certified bargaining agents under the Public Service Staff Relations Act.
- 2) To develop and maintain a fund of up-to-date data and to conduct research studies to support the processes of collective bargaining in the Public Service of Canada. Bureau research and compensation findings are also made available at their request to conciliators and mediators of the Public Service Staff Relations Board and are also tabled as exhibits by the parties at interest arbitration.
- 3) To provide information on compensation and related matters in the Public Service of Canada to industry, provincial and municipal governments and other interested organizations when in the public interest.

BACKGROUND AND METHODOLOGY

Based on the concept of comparable rates for similar work performed inside and outside the Public Service, the Pay Research Bureau became operative on September 1, 1957, to collect data on rates of pay and working conditions essentially for positions in industrial organizations comparable to those in the Public Service of Canada.

The Bureau is now required to provide salary and working conditions information for some 75 occupational groups spread among the six occupational categories into which Public Service employees are classified. It undertakes salary surveys of scientific, professional, technical, administrative, office and operational personnel, as well as comprehensive employee benefit surveys. Each major survey covers, on average, approximately 200 organizations. In addition, special studies of individual occupations or specific conditions of employment, policies or practices may be conducted.

The Bureau endeavours at all times to utilize the most efficient survey methods and to this end has introduced automated systems for the processing of survey data with the capability of producing high quality and timely information.

Data are normally collected on the basis of personal interviews with officials of participating organizations. This usually involves job evaluation or detailed matching of job duties and responsibilities.

PUBLICATION CRITERIA

The confidential data released to the Bureau by survey participants are accessible to only the few officers of the Bureau directly concerned and are published in aggregate form using conventional statistical measures. Rigid adherence to confidentiality criteria has enabled the Bureau over the years to guarantee the maintenance in confidence of the data furnished by individual participants.

RESEARCH ACTIVITIES

A program of basic research in compensation and related subjects is carried on including studies of relevant economic factors. In recent years, much effort has been expended in expanding the scope of the collective agreement analysis manual. This document contains a reference to every clause of every Public Service collective agreement under the Public Service Staff Relations Act. Research work has also been conducted on methods for costing the provisions of collective agreements and on cost benefit analysis. Special research studies are also undertaken on issues flowing from collective bargaining.

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

Director General,
Pay Research Bureau,
140 O'Connor Street,
P.O. Box 1525, Station "B",
Ottawa, Ontario.
K1P 5V2

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EMPLOYEE BENEFITS AND WORKING CONDITIONS

FOREWORD

This report is published in response to continuing requests from the public for our survey findings on Employee Benefits and Working Conditions. It presents for general readership highlights of studies on the incidence, characteristics and expenditures pertaining to Employee Benefits and Working Conditions undertaken by the Bureau in January 1984.

Every two years since 1961, the Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. Detailed information based on survey results is published in a series of four reports entitled "Benefits and Working Conditions 1984" Volumes 1 to 4. These reports are made available to the management and union officials concerned with determining benefits and working conditions in the Public Service. They are also available to officials in the organizations surveyed as well as interested organizations, upon request.

The Pay Research Bureau appreciates the importance of the voluntary contribution made by organizations that participate in our survey and research studies. Their co-operation is based on our commitment to treat all information as strictly confidential. We assume full responsibility for the quality and accuracy of the contents of this report. Bureau officers would be pleased to respond to inquiries pertaining to the interpretation of information found in this publication.

The use of this report is not restricted and may be circulated freely within organizations. Contents may be quoted in research papers or articles with the appropriate source identified.

This survey was conducted by staff of the Operations Branch, J.T. Cunningham, Director. The report was prepared by Y. Myers and was supervised by C. Henderson under the direction of W.K. Derraugh.

December 1984

R.C. Des Lauriers,
Director General.

EMPLOYEE BENEFITS AND WORKING CONDITIONS

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EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART I

SURVEY METHODS
AND SOURCES

EMPLOYEE BENEFITS AND WORKING CONDITIONS

PART I: SURVEY METHODS AND SOURCES

The purpose of this report is to present, for the general reader, an overview of current practices in the area of employee benefits, working conditions and related expenditures. Data used to produce this report were obtained during the 1984 Benefits and Working Conditions Survey.

The Benefit Survey Program

The benefit survey program presents information on current practices in the area of benefits, working conditions and related practices for the use of employers and bargaining agents in the Public Service of Canada as well as survey participants. The purpose of the study is to provide background information for the determination of benefits and working conditions in the Federal Public Service. The full survey results are published in a series of four reports and present narrative and statistical information on the incidence and characteristics of benefits and working conditions on samples from industry, selected municipal governments and the ten provincial governments. The effective date of the survey is January 1, 1984. However, it should be noted that expenditure data refers to expenditures incurred in 1983 or the fiscal year which most closely coincides with the 1983 calendar year.

This report highlights for the general reader the 1984 survey findings. Narrative introductions define the scope of each benefit or working condition, and tabular data are inserted for more detailed study.

Planning and Preparation for the Survey

Members of the Advisory Committee on Pay Research, representing the Public Service of Canada employers and certified bargaining agents, participated in the development of the survey program at the planning phase, well in advance of the field survey visits. Consultations included identification of the survey requirements and discussion regarding survey methodology, and survey questionnaires. The Pay Research Bureau appreciates their co-operation and contribution.

Prior to the survey, a two-week briefing session was held during which survey officers were familiarized with the benefit plans and working conditions under study. Anticipated problems relating to survey content and methodology were discussed. Similarly, a presentation relating to expenditures and typical problems encountered in the completion of the expenditure returns were discussed and supplemented by written exercises.

Collection of Data

Field survey work commenced in Toronto in late January and after several days of visits, officers met to discuss any problems encountered and to work out common approaches to these difficulties. Officers then spread out across the country working individually but maintaining contact with the Bureau for co-ordination of interviews and to ensure any technical difficulties were resolved with consistency.

Survey Sample

The original industrial sample, upon which this study is based, was developed for the Bureau by Statistics Canada in 1966. The sample is based on Labour Canada's 1966 Wage Rate Survey. A method was also provided to permit the replacement of establishments lost from the survey in future years predicated on Statistics Canada's business register coding system.

Until 1976 the sample remained essentially unchanged with the exception of the need to make substitutions which were effected using the methodology mentioned above. By 1976 Statistics Canada had changed its business register so that the original replacement methodology could no longer be used for making substitutions to the sample.

Sample reviews were conducted prior to the 1978 and 1980 surveys with the objective of maintaining a sample reflective of the industrial and geographic distribution of employment in Canada. At that time the Bureau was in contact with employers who expressed a willingness to participate in the survey. In 1980 the Bureau developed a back-up list of establishments which could be used to make substitutions to the sample, often on short notice. The list is kept up to date and has been used as required prior to each biennial survey. This has permitted the sample to remain reasonably reflective of the Canadian industrial mosaic.

This study is conducted on an establishment basis. For the purpose of this survey an establishment may be defined as; an entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the establishment.

In the selection of establishments surveyed the choice is predicated mainly on the basis of geographical and industrial representativity. However, the ability of a company to provide data on the establishment identified is also a consideration.

The Benefits and Working Conditions Sample can be described as the aggregate of reporting units, i.e. establishments. The information shown in this report covers 160 establishments. However, only 159 establishments are shown in the incidence tables for the Management/Professional and Office categories and 144 establishments for the Non-Office category. This is due to the inclusion in the sample of establishments which have no employees in these respective categories.

Table 1-A on the following page summarizes the industrial distribution of the sample for the past six surveys.

TABLE 1-A

BENEFITS SURVEY SAMPLE BY INDUSTRY GROUP

Survey Year	Mining	Manufacturing	Transportation Communication & Utilities	Trade	Finance Insurance and Real Estate	Service	Public Admin.	Total
<u>1973</u>								
Estab.	8	85	26	21	8	24	8	180
Empl.	5,628	57,220	64,999	11,870	8,477	28,876	17,821	194,891
<u>19761</u>								
Estab.	7	72	24	8	8	19	8	146
Empl.	5,775	51,093	72,210	5,226	8,341	31,293	17,962	191,900
<u>1978</u>								
Estab.	10	68	22	13	10	25	10	158
Empl.	7,307	60,408	75,206	14,932	21,224	46,477	18,421	243,975
<u>1980</u>								
Estab.	8	72	21	18	10	33	10	172
Empl.	9,272	86,832	51,673	29,229	14,568	59,698	19,803	271,075
<u>1982</u>								
Estab.	8	68	23	18	10	32	10	167
Empl.	9,346	89,923	55,587	29,130	18,581	66,098	23,122	291,787
<u>1984</u>								
Estab.	8	63	20	17	11	31	10	160
Empl.	9,022	67,143	50,858	27,131	17,845	61,285	21,316	254,600

Incidence, characteristics and expenditure data presented in this report refer to the number of establishments and employees as shown in Table 1-B.

TABLE 1-B
POPULATION

Category	Establishments	Employees
Incidence and Characteristics		
Management/Professional	159	69,971
Office	159	79,270
Non-Office	144	105,359
Expenditures		
Office	99	98,017
Non-Office	87	62,310

Editing, Analysing and Presentation of the Survey Data

Every effort is taken to ensure the accuracy of survey data. Completed questionnaires are edited by officers in the Benefits section and apparent anomalies or discrepancies are discussed with the officer who completed the return. A further check of survey responses is made against benefit plan documentation provided by participating companies and responses provided in previous surveys. If difficulties remain, a telephone discussion with company officials is sometimes necessary. Data changes are transferred to the computer by means of punched cards. The edit runs based on this information, the calculations, and final tables are analysed minutely at all stages before publication.

Data are presented as percentages of Management/Professional, Office and Non-Office employment. For incidence and characteristics data, employment is defined as the number of full-time employees in the establishment as of January 1, 1984. Table 1-C presents a summary of incidence data. In the case of expenditures, however, employment is defined as being the average number of full time employees present during the 12-month reporting period. In effect, the percentages shown refer to the incidence of benefits weighted by the total number of employees. For conditions that are generally applicable such as, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employees that actually receive the benefit; for other conditions such as shift differentials, which do not apply to all employees, this inference should not be drawn.

TABLE 1-C

SUMMARY OF INCIDENCE

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Basic Group Life Insurance	99.8	98.4	95.7
Supplementary Group Life Insurance	63.1	62.7	34.3
Dependent's Life Insurance	43.0	44.3	37.7
Post-Retirement Life Insurance	74.0	77.4	78.4
Survivor's Income Benefits	24.5	26.7	15.8
Accidental Death and Dismemberment Insurance	62.8	55.7	63.4
Business Travel Accident Insurance	58.2	54.7	34.2
Provincial Health Care	100.0	100.0	100.0
Supplementary Health Insurance Plans	98.1	97.5	92.9
Dental Care Plans	82.7	85.1	85.9
Formal Paid Sick Leave Plans	92.3	86.0	44.9
Sickness Indemnity Insurance Plans	0.4	1.9	38.2
Combined Formal Paid Sick Leave and Sickness Indemnity Plans	6.0	12.2	13.2
Long-Term Disability Plans	93.5	82.7	73.2
Pension Plans	100.0	99.2	93.9
Hours of Work	100.0	100.0	100.0
Paid Holidays	99.4	100.0	100.0
Paid Vacations	99.4	100.0	100.0
Personal and Parental Leave	75.3	79.3	50.4
Paid Rest Periods	71.3	78.1	86.6
Overtime Compensation	48.8	97.7	100.0
Shift Work Compensation	34.1	73.0	96.8
Call-back Pay	22.4	55.7	92.2
Stand-by Pay	21.4	30.4	26.1
Pay for Regularly Scheduled Weekend Work	15.2	23.7	41.2
Acting Pay	38.3	69.7	86.1
Severance Pay Plans and Retirement Allowances	50.9	47.0	41.3
Continuing Part-time Employees*	3,122	3,820	13,085

* Number of employees

Normally, the percentages found in this report have been directly extracted from Volumes 1 and 2. In some instances it was necessary to recalculate percentages in order that data could be presented in summary form. These calculations took several forms, the simplest of which was the combining of percentages for very detailed characteristics into broader categories. In other cases it was necessary to recalculate percentages so that they represented a percentage of all employees eligible for a particular benefit rather than a percentage of a sub-group of those employees. For example, Volume 1 reports that 49.4% of Non-Office employees having Sickness Indemnity Insurance coverage receive a flat dollar amount per week. Furthermore, 9.2% of those employees with a flat dollar coverage receive between \$220 and \$240 per week. These percentages have been recalculated for this report. Thus, Table 11-C indicates that 4.5% of Non-Office employees having Sickness Indemnity Insurance coverage receive a flat dollar benefit of between \$220 and \$240 per week. ($49.4\% \times 9.2\% = 4.5\%$)

The user should also note that in all instances where a benefit is provided by employer contributions to a union sponsored plan, these data are excluded.

Each benefit section is introduced by a brief narrative explanation on the nature of the benefit, followed by prevalence data and information pertaining to the characteristic of the benefit.

Characteristics information is presented in one of two ways. Normally, characteristics data represent only those establishments answering the incidence question in a positive manner. However, certain characteristics data reflect percentages which are based not on the original prevalence but on the incidence of a particular characteristic. Where this occurs a full explanation is provided.

Cost data are presented in terms of mean employer/employee expenditures calculated on the basis of percentages of straight-time payroll and dollars per employee. Further information of an interpretative nature with respect to costs is located at the beginning of Part III.

Definitions of Terms

The following definitions are provided to assist users of this report.

Industry: A group of establishments, i.e. companies or operating units engaged in the same or similar type of economic activity. E.g. Mining, Manufacturing, Trade, Transportation, Finance, Service and Public Administration. This study excludes the Fishery, Agriculture and Construction Industries.

Industry Group: A family of industries sharing a common purpose; for example, service, trade, manufacturing, etc.

Establishment: An entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the establishment.

Executives: Officers involved in planning and policy typically reporting to the presidential level.

Management Employees: Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.

Professional Employees: Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine, or nursing.

Office Employees: Clerical, stenographic, technical and other general Office workers and Non-Office supervisors above the level of working foremen.

Non-Office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART II

SURVEY FINDINGS

GROUP LIFE INSURANCE AND RELATED PLANS

- GROUP LIFE INSURANCE
- SURVIVORS' INCOME BENEFITS
- ACCIDENTAL DEATH AND DISMEMBERMENT
- BUSINESS TRAVEL ACCIDENT INSURANCE

GROUP LIFE INSURANCE AND RELATED PLANS

GROUP LIFE INSURANCE PLANS

Group life insurance plans provide life insurance coverage of a predetermined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. The amount of cash settlement is most often expressed as a percentage of salary or a fixed dollar amount. Other formulae base coverage on factors such as age, marital status and number of dependents.

There are a wide variety of group life plans available. Some plans offer employees the option of increasing the amount of coverage under a supplementary provision of the plan. Dependents' life insurance may also be available under the basic plan or as a supplementary option. Still other plans offer protection against permanent disability. In the event of permanent disability, premiums may be waived with the insurance remaining in effect or alternatively, the policy amount or a reduced amount may be paid either as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

Data were gathered from 160 establishments in the industrial sample representing a total employee population of 254,600 employees. Of this number, establishments representing a total employee population of 248,513 reported positively on the availability of group life insurance coverage for employees. However, these employees do not all avail themselves of these benefits. In a few instances, participation in a group life insurance plan is not a mandatory condition of employment.

Table 2-A presents information on the incidence of group life insurance benefit plans broken down by the three major employee categories.

TABLE 2-A

INCIDENCE OF GROUP LIFE INSURANCE PLANS*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	99.8	98.4	95.7
Plan not provided	<u>0.2</u>	<u>1.6</u>	<u>4.3</u>
	100.0	100.0	100.0

* Data used to produce Tables 2-A to 2-J have been extracted from Pay Research Bureau, "Benefits and Working Conditions - 1984", Volume 1, Canada (hereinafter cited as Volume 1) pages 25 to 31.

Employer's Contributions

Of the establishments reporting that group life insurance was "provided" as shown in Table 2-A, approximately 64% indicated that 100% of the cost was borne by the employer. Approximately 23% indicated that between 50% and 95% of costs were borne by the employer, whereas 7.6% reported that they paid all of the premium up to a given amount of coverage after which they shared the cost of coverage over and above this amount with the employee or did not contribute any further. Table 2-B presents details of employer contributions. Percentages refer only to employees covered under "plan provided" as indicated in Table 2-A. It should also be noted that approximately one quarter of the employees reported under "plan not provided" are in fact eligible for coverage under a union-sponsored plan to which the employer contributes. Details of such plans were not gathered in this survey.

TABLE 2-B

EMPLOYER'S CONTRIBUTION TO GROUP LIFE INSURANCE

Percentage of Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Under 50%	4.5	6.4	2.2
50%	19.1	24.6	13.6
57 to 95%	16.1	5.8	12.6
100%	48.4	55.4	60.1
Variable	11.6	6.2	11.3
No contribution	<u>0.3</u>	<u>1.6</u>	<u>0.2</u>
	100.0	100.0	100.0

Formulae for Coverage

Survey investigation showed that a majority of employees are covered by plans where the insured amount is defined as a percentage of salary. A variety of formulae were found to exist, details of which are provided in Table 2-C.

TABLE 2-C

FORMULAE FOR GROUP LIFE INSURANCE COVERAGE

Formulae for Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Uniform amount	5.5	9.0	39.6
Percentage of salary	70.4	69.7	34.5
Choice of uniform amount or percentage of salary	3.1	1.5	1.2
Varies by salary grade	1.2	0.8	1.2
Varies by age	7.2	1.7	1.6
Varies by number of dependents	8.0	9.0	15.1
Varies by marital status	0.0	0.4	0.5
Varies by service	2.9	2.8	0.9
Varies by combination of above	1.7	5.0	0.9
Other	<u>0.0</u>	<u>0.1</u>	<u>4.5</u>
	100.0	100.0	100.0

In many group life plans where the insured amount is identified as a percentage of salary, the plan also identifies a maximum dollar amount payable. As can be seen in Table 2-D, 31.4% and 27.8% of the employees in the Management/ Professional and Office categories respectively were members of plans which did not specify a maximum insured amount and approximately 29% of employees in each of these two categories are subject to a maximum coverage which is \$250,000 or higher.

TABLE 2-D

MAXIMUM COVERAGE UNDER BASIC GROUP LIFE INSURANCE PLAN

Maximum Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
\$12,000 to \$21,000	0.1	0.0	3.2
\$25,000 to \$35,000	4.5	4.9	6.0
\$37,000 to \$65,000	1.1	1.1	5.2
\$70,000 to \$75,000	6.7	7.5	2.8
\$90,000 to \$100,000	8.2	8.8	3.5
\$120,000 to \$140,000	4.0	1.0	0.5
\$150,000	4.9	4.2	1.1
\$160,000 to \$190,000	1.2	3.1	1.1
\$200,000	3.2	1.5	1.8
\$212,000	0.1	0.1	0.0
\$250,000	6.8	10.7	8.2
\$255,000 to \$260,000	1.4	1.4	0.0
\$300,000	8.4	7.6	3.1
\$340,000 to \$450,000	6.5	3.5	5.9
\$500,000 to \$750,000	4.7	5.7	0.5
\$1,000,000	1.1	0.5	0.0
Combined maximum for all life insurance plans	0.2	1.6	0.1
No maximum specified	31.4	27.8	17.3
Uniform amount	<u>5.5</u>	<u>9.0</u>	<u>39.7</u>
	100.0	100.0	100.0

Tables 2-E and 2-F identify the benefit amounts payable under the "uniform amount" and "percentage of salary" formulae. In the Non-Office group a uniform insured amount was found to be most prevalent. Of the employees insured by a uniform amount of 34.6% have coverage of \$12,000 to \$13,000 and 40.2% have coverage of \$20,000 to \$40,000. Note: The percentage of employees covered refers only to employees covered by such formulae.

TABLE 2-E

BASIC GROUP LIFE INSURANCE COVERAGE - UNIFORM AMOUNT

Details - Uniform Amount Only	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
\$2,000 to \$3,000	12.8	33.3	6.4
\$5,000 to \$6,000	23.9	12.1	4.1
\$7,000 to \$10,000	0.0	7.1	6.4
\$12,000 to \$13,000	0.0	12.8	34.6
\$15,000	5.4	6.2	3.4
\$16,000 to \$19,000	0.0	0.4	1.4
\$20,000 to \$25,000	38.6	22.3	20.4
\$27,000 to \$40,000	0.0	0.0	19.8
\$50,000	19.3	5.8	3.5
	100.0	100.0	100.0

TABLE 2-F

BASIC GROUP LIFE INSURANCE COVERAGE - PERCENTAGE OF SALARY

Details - Percentage of Salary Only	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
100%	37.4	52.3	41.0
125% to 167%	5.7	10.0	6.7
200%	20.2	19.2	27.1
250%	7.9	1.2	13.8
300%	3.4	1.7	2.0
350%	5.4	3.1	1.8
Choice of percentages:			
-with a maximum of 200%	4.8	0.7	2.9
-with a maximum of 300%	14.9	9.1	4.5
Variable percentage	0.3	2.7	0.2
	100.0	100.0	100.0

SUPPLEMENTARY GROUP LIFE INSURANCE

In some group life insurance plans, provisions exist whereby an employee has the option of supplementing the insured amount available under the basic plan. Of all the establishments providing group life insurance, survey statistics showed that 63.1% had supplementary provisions for employees in the Management/Professional category while 62.7% and 34.3% stated that this additional provision was available to employees in the Office and Non-Office categories respectively. Table 2-G depicts the extent of the employer's contributions toward supplementary group life. Percentages refer only to those establishments having supplementary provisions.

TABLE 2-G

EMPLOYER'S CONTRIBUTION TO SUPPLEMENTARY GROUP LIFE INSURANCE

Employer's Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
21% to 43%	10.9	13.7	12.0
50% to 52%	14.8	4.6	2.3
55% to 75%	2.1	0.5	1.4
100%	1.0	0.6	0.0
Variable percentage	5.5	8.2	3.8
No contribution	<u>65.7</u>	<u>72.4</u>	<u>80.5</u>
	100.0	100.0	100.0

DEPENDENTS' LIFE INSURANCE

Survey investigation showed that in a significant number of cases, employees' dependents were also provided with life insurance coverage. This coverage could be obtained under the basic plan or as a supplementary provision. The typical coverage on the life of a spouse and per dependent child is \$5,000 and \$2,000 respectively for Management/Professional categories and \$1,000 and \$500 respectively for Non-Office.

TABLE 2-H

DEPENDENTS' LIFE INSURANCE

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Provided under the basic group life plan	16.7	18.2	9.5
- Available as an optional supplement	26.3	26.1	28.2
- Not offered	<u>57.0</u>	<u>55.7</u>	<u>62.3</u>
	100.0	100.0	100.0
Employer's contribution			
- No contribution	67.3	57.8	51.6
- 25%	3.4	6.1	0.4
- 50%	14.4	10.9	3.9
- 100%	10.4	20.8	36.9
- Other	<u>4.5</u>	<u>4.4</u>	<u>7.2</u>
	100.0	100.0	100.0
Coverage for spouse			
- Less than \$5,000	14.6	23.5	38.6
- \$5,000	20.2	22.0	20.1
- More than \$5,000	24.2	8.8	10.1
- Variable and Other Formulae	<u>41.0</u>	<u>45.7</u>	<u>31.2</u>
	100.0	100.0	100.0
Coverage per dependent child			
- Less than \$2,000	13.5	27.5	34.4
- \$2,000	29.0	33.2	20.9
- More than \$2,000	20.4	5.1	9.9
- Variable and Other Formulae	33.7	32.8	28.2
- No coverage	<u>3.4</u>	<u>1.4</u>	<u>6.6</u>
	100.0	100.0	100.0

PROTECTION IN THE EVENT OF DISABILITY

In the event of permanent disability, an employee's premium payment is often waived and the insurance coverage remains in effect until age 65 or the normal retirement age. Alternatively, the policy amount or another reduced amount may be paid either in a lump sum or in instalments. Such provisions under group life insurance are separate and distinct from disability coverage under long-term disability plans.

Table 2-I depicts the nature of disability provisions. Percentages refer to all employees covered by group life insurance plans.

TABLE 2-I

DISABILITY PROVISIONS OF GROUP LIFE INSURANCE PLANS

Type of Provisions	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Lump sum payment of policy amount	0.5	1.1	2.0
Payment in instalments of policy amount	0.5	0.7	1.0
Choice of one of the above possibilities	5.4	4.7	5.1
Payment in instalments of reduced amount	0.1	0.4	1.9
Immediate payment of reduced amount and balance at death	0.0	0.0	0.9
Premiums waived	54.6	51.0	55.5
Other	6.9	6.1	12.4
No disability coverage under Group Life	<u>32.0</u>	<u>36.0</u>	<u>21.2</u>
	100.0	100.0	100.0

POST-RETIREMENT LIFE INSURANCE

On retirement, an employee may continue to receive life insurance coverage, which provides primarily a flat dollar amount or an amount which decreases each year until a minimum amount is attained or until coverage ceases, or a fixed percentage of pre-retirement coverage.

Approximately 75% of the establishments included in the survey offer coverage to their employees in the form of post-retirement life insurance. Of the percentage reporting that they offer such life insurance, approximately 80% of the employees do not have to pay the premiums; either the employer pays 100% of premiums or this form of life insurance is funded under the basic plan as "paid up" insurance.

Table 2-J is a summary of several characteristics of post-retirement life insurance.

TABLE 2-J

POST-RETIREMENT LIFE INSURANCE

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Coverage provided	74.0	77.4	78.4
- Coverage not provided	<u>26.0</u>	<u>22.6</u>	<u>21.6</u>
	100.0	100.0	100.0
Employer's contribution			
- Less than 100%	0.1	0.1	6.0
- 100%	53.8	51.5	52.6
- Funded under basic group life plan as "paid up" insurance	23.9	25.2	33.3
- No employer contribution	2.2	1.7	2.5
- Variable and Other Formulae	<u>20.0</u>	<u>21.5</u>	<u>5.6</u>
	100.0	100.0	100.0

TABLE 2-J (Cont.)

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Coverage formula flat dollar amount			
- Less than \$2,500	7.1	13.7	35.2
- \$3,000 to \$3,500	1.3	6.2	14.4
- More than \$4,000	7.9	6.2	6.4
Percentage of pre-retirement coverage			
- 10% to 33%	5.3	1.6	7.3
- More than 33%	8.9	7.7	1.7
Flat amount or percentage which gradually reduces after retirement	44.9	34.9	25.8
Other	<u>24.6</u>	<u>29.7</u>	<u>9.2</u>
	100.0	100.0	100.0

SURVIVORS' INCOME BENEFITS

Survivors' income benefits provide a monthly benefit to the surviving spouse and/or children of an employee. The benefit is normally expressed as a monthly dollar amount or a percentage of the employee's salary at the time of death. The benefit is often related to the survivors' needs in that payments are reduced or discontinued when children reach a specified age or the spouse remarries. Table 3-A summarizes several characteristics.

TABLE 3-A

SURVIVORS' INCOME BENEFITS*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	24.5	26.7	15.8
- Not provided	<u>75.5</u>	<u>73.3</u>	<u>84.2</u>
	100.0	100.0	100.0
Employer's contribution			
- No contribution	10.9	14.3	10.6
- Less than 100%	43.4	54.9	19.0
- 100%	40.3	27.7	70.0
- Other	<u>5.4</u>	<u>3.1</u>	<u>0.4</u>
	100.0	100.0	100.0
Monthly benefit paid to spouse			
Fixed dollar amount			
- \$250 to \$500	3.1	1.0	18.0
Percentage of deceased employee's salary			
- 20%	9.1	3.6	1.7
- 25%	48.2	41.6	37.4
- 30%-40%	29.2	32.4	14.7
Other	<u>10.4</u>	<u>21.4</u>	<u>28.2</u>
	100.0	100.0	100.0
Additional benefit paid to dependent children**			
- Yes	58.9	61.6	52.7
- No	<u>41.1</u>	<u>38.4</u>	<u>47.3</u>
	100.0	100.0	100.0

* Data used to produce Table 3-A have been extracted from Volume 1, pages 37 to 39.

** These figures were calculated from percentages given in Volume 1, page 38.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. This insurance may be integrated into the basic group life plan or may be a separate plan. The policy amount is paid to the beneficiary or the employee's estate if the employee dies as a result of an accident. If the employee loses a limb or eyesight as the result of an accident, a percentage of the basic amount is paid as shown with other characteristics in Table 4-A.

TABLE 4-A

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	62.8	55.7	63.4
- Plan not provided	<u>37.2</u>	<u>44.3</u>	<u>36.6</u>
	100.0	100.0	100.0
Employer's contribution			
- No contribution	23.7	35.7	15.2
- Less than 100%	21.2	17.5	11.2
- 100%	47.9	41.6	65.2
- Variable Percentage	<u>7.2</u>	<u>5.2</u>	<u>8.4</u>
	100.0	100.0	100.0
Coverage formula**			
Flat dollar amount			
- Less than \$10,000	3.3	1.2	12.7
- \$12,000 to \$40,000	5.8	5.3	38.4
- More than \$50,000	10.0	7.9	4.2
Percentage of salary			
- Less than 200%	14.1	20.7	11.1
- 200%	12.4	10.0	3.7
- More than 200%	18.8	5.7	1.3
Variable Percentage	14.1	14.6	8.1
Other	<u>21.5</u>	<u>34.6</u>	<u>20.5</u>
	100.0	100.0	100.0

* Data used to produce Table 4-A have been extracted from Volume 1, pages 43 to 46.

** These figures were calculated from percentages given in Volume 1, page 44.

TABLE 4-A (Cont.)

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Percentage of principal sum paid for loss of one limb			
- 50%	42.2	33.3	59.7
- 75%	48.1	53.4	22.6
- Other	<u>9.7</u>	<u>13.3</u>	<u>17.7</u>
	100.0	100.0	100.0

BUSINESS TRAVEL ACCIDENT INSURANCE

Business travel accident insurance plans provide additional life insurance coverage in the event of accidental death, injury or dismemberment of an employee while travelling on behalf of the employing organization. Typically the coverage formula is either a uniform amount or a percentage of salary as shown with other characteristics in Table 5-A.

TABLE 5-A

BUSINESS TRAVEL ACCIDENT INSURANCE*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
- Plan provided	58.2	54.7	34.2
- Plan not provided	<u>41.8</u>	<u>45.3</u>	<u>65.8</u>
	100.0	100.0	100.0
Employer's contribution			
- 100%	100.0	100.0	100.0
Coverage formula			
Uniform amount			
- Less than \$100,000	20.2	27.2	57.0
- \$100,000	20.2	21.5	14.8
- More than \$100,000	2.4	2.4	2.6
Percent of salary			
- Less than 300%	9.7	8.5	8.7
- 300%	7.4	18.3	8.3
- More than 300%	13.7	13.9	4.5
Variable and Other Formulae	<u>26.4</u>	<u>8.2</u>	<u>4.1</u>
	100.0	100.0	100.0

* Data used to produce Table 5-A have been extracted from Volume 1, pages 48 and 49.

HEALTH INSURANCE

- PROVINCIAL HEALTH CARE
- SUPPLEMENTARY HEALTH INSURANCE PLANS
- DENTAL CARE PLANS

HEALTH INSURANCE PLANS

PROVINCIAL HEALTH CARE

Basic health care is provided for through a system of provincial government plans under a joint Federal/Provincial cost sharing agreement. All provinces are required to maintain certain minimum standards in health services, i.e. comprehensive coverage, universality, portability, accessibility and non-profit administration by a public agency.

There are various methods of funding utilized by the provinces. Five provinces (Saskatchewan, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland) finance their plans indirectly, i.e. from general tax revenue whereas Quebec and Manitoba levy direct employer taxes and indirect employee taxes. Three provinces (British Columbia, Alberta and Ontario) finance their plans directly, by levying monthly premiums. These premiums, as of January 1, 1984, are reported in Table 6-A.

TABLE 6-A

PROVINCIAL HEALTH CARE - PREMIUMS

Province	Monthly Premiums	
	Individual	Family
Ontario	\$27.00	\$54.00
Alberta	\$9.50	\$19.00
British Columbia	\$15.00	\$28.00 to \$32.00

Table 6-B is a summary of employer contribution rates toward individual and family health care premiums in the three provinces which have direct financing.

TABLE 6-B

PROVINCIAL HEALTH CARE - EMPLOYER CONTRIBUTION*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Employer contribution toward individual premiums**			
Alberta			
- 31%	0.4	1.0	0.0
- 50%	53.5	91.5	75.3
- 75%	23.7	4.0	8.6
- 100%	20.3	1.5	7.5
- No employer contribution	<u>2.1</u>	<u>2.0</u>	<u>8.6</u>
	100.0	100.0	100.0
British Columbia			
- 50%	15.4	57.0	32.2
- 75%	0.0	6.6	9.9
- 100%	72.3	35.8	57.9
- No employer contribution	<u>12.3</u>	<u>0.6</u>	<u>0.0</u>
	100.0	100.0	100.0
Ontario			
- 20% to 40%	11.2	16.6	3.2
- 50%	7.6	4.9	0.6
- 55% to 75%	20.4	20.0	1.1
- 77% to 98%	15.8	7.7	6.3
- 100%	33.6	44.9	76.3
- Other	8.2	1.1	1.8
- No employer contribution	<u>3.2</u>	<u>4.8</u>	<u>10.7</u>
	100.0	100.0	100.0

* Data used to produce Table 6-B have been extracted from Volume 1, pages 55 and 56.

** These figures were calculated from percentages given in Volume 1, pages 55 and 56.

TABLE 6-B (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Employer contribution toward family premiums**			
Alberta			
- 31%	0.4	1.0	0.0
- 50%	53.5	91.5	75.3
- 71% to 75%	23.7	4.0	10.2
- 100%	20.3	1.5	5.9
- No employer contribution	<u>2.1</u>	<u>2.0</u>	<u>8.6</u>
	100.0	100.0	100.0
British Columbia			
- 50%	15.5	57.0	32.2
- 75%	0.0	6.6	9.9
- 100%	72.2	35.8	57.9
- No employer contribution	<u>12.3</u>	<u>0.6</u>	<u>0.0</u>
	100.0	100.0	100.0
Ontario			
- 20% to 40%	12.5	19.5	3.3
- 50%	7.7	6.0	0.6
- 58% to 75%	19.0	17.1	0.8
- 77% to 98%	15.9	7.7	6.3
- 100%	33.5	43.8	76.5
- Other	8.2	1.1	1.8
- No employer contribution	<u>3.2</u>	<u>4.8</u>	<u>10.7</u>
	100.0	100.0	100.0
<hr/>			

** These figures were calculated from percentages given in Volume 1, pages 55 and 56.

SUPPLEMENTARY HEALTH INSURANCE PLANS

The level of benefit provided under provincial health plans is almost uniform across Canada. The basic philosophy is to provide to all citizens coverage against the cost of medical services which are rendered by a physician, surgeon or qualified health professional and which are considered to be medically required. However, protection for medical and hospital attention not within the scope of the applicable provincial health care plans may be provided by private health insurance plans.

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of cost in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. For example, a province's health care plan may pay for chiropractic treatments to maxima of \$15 per treatment and eight treatments per year. The supplementary health insurance could cover amounts in excess of these maxima. In other instances, some plans may specify either maximum overall coverage or maximum coverage for specified services.

In 1984, 98.1% of employees in the Management/Professional category, 97.5% in the Office category and 92.9% in the Non-Office category received Supplementary Health Care coverage. Table 7-A indicates the percentages of employees covered for the benefits specified. It should be noted, however, that some coverage for many of these benefits may also be available under provincially sponsored plans.

TABLE 7-A

MAJOR MEDICAL/SURGICAL BENEFITS*

Type of Benefit Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Physiotherapy	95.7	93.3	83.5
Chiropractic Treatments	72.9	74.2	75.7
Dental treatments necessitated by blow to mouth	92.8	90.0	83.5
Orthopedic Appliances	79.8	78.5	84.0
Artificial Limbs and other Prosthetic Services	89.4	92.7	91.5
Ambulance Services	100.0	100.0	95.3
Private Nursing Services	99.4	99.5	90.6
Optometry	16.3	16.5	29.6
Prescription Eyeglasses	29.3	27.9	40.2
Hearing Aids	36.6	44.1	42.3
Treatments provided outside Canada	93.1	87.9	84.2

* Data used to produce Table 7-A to 7-M have been extracted from Volume 1, pages 60 to 68.

TABLE 7-B

EMPLOYER CONTRIBUTION TO MAJOR MEDICAL/SURGICAL PLANS*

Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No contribution	5.9	7.8	5.4
Less than 50%	1.4	2.6	1.7
50%	21.2	22.1	12.7
60% to 97%	16.1	11.7	7.5
100%	49.3	49.3	68.0
Variable percentage	3.6	5.2	0.6
Other	2.3	1.0	2.4
No major medical/surgical coverage**	<u>0.2</u>	<u>0.3</u>	<u>1.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** These percentages refer to employees who are eligible only for prescription drugs and/or hospitalization coverage.

TABLE 7-C

DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS*

Deductible	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No deductible	24.3	21.7	25.6
Less than \$25 per individual or per family	8.7	11.0	8.7
\$25 per individual	3.3	1.1	0.3
\$25 per family	31.2	37.3	35.7
\$10 to \$20 per individual and \$20 to \$50 per family	10.2	7.8	10.5
\$25 per individual and \$50 per family	17.7	20.0	17.5
\$50 or more per individual and \$100 or more per family	3.8	0.2	0.0
Other	0.6	0.6	0.0
No major medical/surgical coverage**	<u>0.2</u>	<u>0.3</u>	<u>1.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

Table 7-D presents information on the co-insurance factor for the major medical/ surgical benefits. The co-insurance is the extent to which the costs over and above the deductible are shared by the insurer and by the insured person. The most common percentage in force in respect of co-insurance paid by the plan is 80%.

TABLE 7-D

CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLANS*

Percentage of Major Medical/ Surgical Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
80%	44.2	41.9	39.5
85% to 90%	5.9	7.6	12.1
100%	43.1	38.0	38.7
Other	6.6	12.2	8.0
Major medical/surgical benefits not covered**	<u>0.2</u>	<u>0.3</u>	<u>1.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

TABLE 7-E

MAXIMUM COVERAGE PER INDIVIDUAL FOR MAJOR MEDICAL/SURGICAL PLANS*

Amount and Type of Maximum	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
No maximum specified	53.7	46.7	29.4
\$50,000 to \$250,000 lifetime maximum	9.4	12.3	8.3
\$5,000 to \$35,000 lifetime maximum	16.3	15.3	39.6
\$5,000 to \$50,000 per 3-year period	7.6	9.0	6.4
\$5,000 to \$25,000 per year	4.1	4.9	2.3
Varies with benefit	8.3	11.0	10.6
Other	0.4	0.5	1.7
Major medical/surgical benefits not covered**	<u>0.2</u>	<u>0.3</u>	<u>1.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

The survey data show that more than three out of four employees who have a specific maximum coverage can have their maxima reinstated after a period of time if certain criteria are met. It should also be noted that less than one employee out of five who has a specific maximum also has a family maximum.

TABLE 7-F

EMPLOYER CONTRIBUTION TO PRESCRIBED DRUGS*

Of the surveyed employees who are eligible for major medical/surgical and/or hospitalization coverage, prescribed drug plans are in place for 100 % of Management/Professional and Office employers and 99.9% of Non-Office employees.

Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 50%	1.8	2.6	2.0
50%	21.2	22.1	12.7
52% to 95%	16.0	10.4	6.9
100%	49.5	50.8	70.1
Variable percentage	3.6	5.2	0.3
Other	2.0	1.4	2.6
No employer contribution	5.9	7.5	5.3
Prescribed drugs not covered**	<u>0.0</u>	<u>0.0</u>	<u>0.1</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

TABLE 7-G

ANNUAL DEDUCTIBLE FOR PRESCRIBED DRUGS PER EMPLOYEE AND PER FAMILY*

Deductible for Prescribed Drugs	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical plan	74.9	79.8	69.8
No deductible for prescribed drugs	20.7	17.1	16.2
\$0.20 to \$2.00 per prescription	3.5	2.1	11.6
\$10 to \$25 per individual and \$10 to \$50 per family	0.5	0.6	1.0
Prescribed drugs not covered**	0.0	0.0	0.1
Other	<u>0.4</u>	<u>0.4</u>	<u>1.3</u>
	100.0	100.0	100.0

TABLE 7-H

CO-INSURANCE FOR PRESCRIBED DRUGS*

Percentage of Prescribed Drug Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
70%	3.5	0.5	1.0
80%	43.6	51.6	34.7
85% to 90%	9.4	5.8	3.1
100%	40.1	37.0	57.1
Other	3.4	5.1	4.0
Prescribed drugs not covered**	<u>0.0</u>	<u>0.0</u>	<u>0.1</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

TABLE 7-I

MAXIMUM COVERAGE PER INDIVIDUAL FOR PRESCRIBED DRUGS*

Type of Maximum	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
No maximum specified	62.9	56.7	44.3
Included in the major medical/ surgical benefits maximum	33.0	39.1	51.3
Other	4.1	4.2	4.3
Prescribed drugs not covered**	<u>0.0</u>	<u>0.0</u>	<u>0.1</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

Of the establishments reporting coverage for supplementary health care, 100% of Management/Professional and Office employees have private or semi-private room coverage, and 91.2% of Non-Office employees.

TABLE 7-J

EMPLOYER CONTRIBUTION TO HOSPITALIZATION*

Percentage Paid by the Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 50%	1.4	2.6	2.0
50%	21.2	22.1	12.7
52% to 90%	12.7	9.3	6.5
100%	48.4	50.3	60.2
Variable percentage	3.6	5.2	0.3
Other	2.3	1.0	2.4
No employer contribution	10.4	9.5	7.1
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>8.8</u>
	100.0	100.0	100.0

TABLE 7-K

ANNUAL DEDUCTIBLE FOR HOSPITALIZATION*

Deductible for Hospitalization	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical plan	21.8	27.1	24.5
No deductible for hospitalization	71.3	64.7	64.7
Other	6.9	8.2	2.0
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>8.8</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

TABLE 7-L

CO-INSURANCE FOR HOSPITALIZATION*

Percentage of Hospitalization Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
80% to 100% of semi-private room cost (private room not covered)	20.4	20.2	26.1
80% to 100% of semi-private or private room cost	33.1	33.5	24.0
80% to 100% of semi-private room cost (or the equivalent amount towards private room cost)	14.3	15.1	24.7
\$8 to \$75 for private and semi-private room	5.5	4.2	0.8
100% of semi-private room cost and \$4 to \$50 for private room	9.6	6.8	11.2
100% of semi-private room cost and 50% to 90% of private room	16.1	19.2	3.3
Other	1.0	1.0	1.1
Hospital fees not covered**	<u>0.0</u>	<u>0.0</u>	<u>8.8</u>
	100.0	100.0	100.0

TABLE 7-M

MAXIMUM COVERAGE PER INDIVIDUAL FOR HOSPITALIZATION*

Type of Maximum	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
No maximum specified	80.3	77.6	59.4
120 days or less per disability	3.5	4.6	3.9
180 days or more per disability	0.7	0.6	3.2
Hospital fees not covered**	0.0	0.0	8.8
Included in the major medical/surgical benefit maximum	<u>15.5</u>	<u>17.2</u>	<u>24.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 7-A.

** See footnote at the end of Table 7-B.

DENTAL CARE INSURANCE PLANS

Dental care insurance provides coverage for dental care such as preventive, restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover emergency dental services required as a result of accidents; in addition, some provinces provide a limited dental care program for children.

The prevalence of dental care insurance as a major employee benefit has continued to increase in recent years. In 1984, survey data revealed that a majority of employees are covered in varying degrees by employer sponsored group dental care plans: specifically, 82.7% of employees in the Management/Professional category, 85.1% in the Office category and 85.9% in the Non-Office category have dental care coverage. For all employees having a plan, preventive treatments are covered while major restorative treatments are provided to 78.7% of the Management/Professional employees, 72.2% of the Office category and 75.2% of the Non-Office employees. Orthodontic coverage is provided to 48.8% of the Management/Professional employees, 43.5% of the Office and 50.6% of the Non-Office employees in establishments having dental care coverage.

TABLE 8-A

EMPLOYER CONTRIBUTION TO PREVENTIVE TREATMENTS*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	12.5	11.8	7.9
60% to 87%	21.2	18.1	11.7
100%	58.9	59.6	73.3
Variable Percentage	4.1	9.0	1.2
No employer contribution	0.4	0.4	0.0
Other Formulae	<u>2.9</u>	<u>1.1</u>	<u>5.9</u>
	100.0	100.0	100.0

* Data used to produce Tables 8-A to 8-M have been extracted from Volume 1, pages 71 to 79.

TABLE 8-B

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR PREVENTIVE CARE*

Type of Deductible for Preventive Care	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for major medical/surgical benefits	5.0	3.2	0.4
No deductible	75.1	74.6	84.8
\$25 to \$35 per employee or per family	7.7	8.0	10.9
\$25 per individual and \$50 per family	4.6	7.8	2.2
Lifetime deductible of \$50 per individual	4.9	3.6	0.0
Variable Deductibles	2.7	2.8	1.7
	100.0	100.0	100.0

TABLE 8-C

CO-INSURANCE FOR PREVENTIVE CARE*

Percentage of Preventive Care Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1984 fee schedule			
- 100%	24.8	22.2	25.0
- 80%	23.2	24.8	6.5
- Other	10.6	13.9	15.5
1983 fee schedule			
- 100%	9.9	12.6	19.7
- Other	4.1	6.2	7.0
1982 fee schedule			
- 100%	4.1	3.8	2.7
- Other	4.2	2.2	4.5
1981 fee schedule			
- 100%	7.9	11.6	17.8
- Other	0.7	0.5	0.3
1980 fee schedule			
- 100%	8.9	0.7	0.7
Other	1.6	1.5	0.3
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

TABLE 8-D

MAXIMUM COVERAGE PER INDIVIDUAL FOR PREVENTIVE CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	44.8	49.9	44.8
Less than \$1,000 per year	14.1	12.0	16.6
\$1,000 per year	26.2	24.5	24.0
More than \$1,000 per year	12.0	10.5	6.3
Other	<u>2.9</u>	<u>3.1</u>	<u>8.3</u>
	100.0	100.0	100.0

TABLE 8-E

EMPLOYER CONTRIBUTION TO RESTORATIVE CARE*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	10.5	10.7	6.3
60% to 82%	11.3	10.2	9.0
100%	49.8	43.2	53.4
Variable percentage	4.2	7.0	0.6
Other Formulae	2.9	1.1	5.9
No restorative care coverage**	<u>21.3</u>	<u>27.8</u>	<u>24.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

** These percentages refer only to employees who are eligible for preventive and/or orthodontic care.

TABLE 8-F

ANNUAL DEDUCTIBLE PER EMPLOYEE AND PER FAMILY FOR RESTORATIVE CARE*

Type of Deductible for Restorative Care	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in deductible for preventive care	15.0	14.5	12.2
Included in deductible for major medical/surgical benefits	5.0	2.6	0.1
No deductible for restorative care	53.9	47.2	57.5
\$25 per individual and \$50 to \$75 per family	2.0	1.9	5.5
\$50 per individual and \$100 per family	2.1	5.9	0.2
Other	0.9	0.4	0.2
No restorative care coverage**	<u>21.1</u>	<u>27.5</u>	<u>24.3</u>
	100.0	100.0	100.0

TABLE 8-G

CO-INSURANCE FOR RESTORATIVE CARE*

Percentage of Restorative Care Expenses Paid by Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1984 fee schedule			
- 50%	38.6	43.7	31.9
- Other	8.5	6.9	6.9
1983 fee schedule			
- 50%	6.8	9.1	16.1
- Other	5.7	4.1	5.4
1982 fee schedule			
- 50%	3.9	1.7	3.3
- Other	1.5	2.0	0.9
1981 fee schedule			
- 100%	3.2	2.9	6.3
- Other	0.4	0.4	1.2
1980 fee schedule			
- 100%	9.2	0.9	0.6
Other	1.1	0.8	0.4
No restorative care coverage	<u>21.1</u>	<u>27.5</u>	<u>24.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

** See footnote at end of Table 8-E.

TABLE 8-H

MAXIMUM COVERAGE PER INDIVIDUAL FOR RESTORATIVE CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
No maximum specified	25.5	23.9	18.0
Included in preventive care maximum	47.4	37.6	47.8
\$500 to \$1,000 per year	5.5	7.4	8.3
\$1,500 to \$2,000 per year	0.5	3.6	2.1
No restorative care coverage**	<u>21.1</u>	<u>27.5</u>	<u>23.8</u>
	100.0	100.0	100.0

TABLE 8-I

ORTHODONTIC COVERAGE*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	48.7	43.5	50.5
Plan not provided**	<u>51.3</u>	<u>56.5</u>	<u>49.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

** These percentages refer only to employees who are eligible for preventive and/or restorative care.

TABLE 8-J

EMPLOYER CONTRIBUTION TO ORTHODONTIC COVERAGE*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
50%	8.3	6.2	2.9
60% to 80%	10.4	10.0	8.2
100%	26.5	23.0	33.4
Other	3.6	4.3	6.1
No orthodontic coverage**	<u>51.2</u>	<u>56.5</u>	<u>49.4</u>
	100.0	100.0	100.0

TABLE 8-K

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR ORTHODONTIC COVERAGE*

Type of Deductible for Orthodontia	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
Included in deductible for preventive care	3.8	4.0	1.0
Included in deductible for restorative care	1.5	1.3	5.3
Included in deductible for major medical/surgical benefit	5.0	2.6	0.1
No deductible	37.4	34.9	39.6
\$50 per person and per family	1.1	0.7	4.7
No orthodontic coverage**	<u>51.2</u>	<u>56.5</u>	<u>49.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

** See footnote at end of Table 8-I.

TABLE 8-L

CO-INSURANCE FOR ORTHODONTIC COVERAGE*

Percentage of Orthodontic Expenses Paid by the Plan After Deductible is Paid	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1984 fee schedule			
- 50%	27.1	29.9	34.9
- Other	1.6	0.6	0.0
1983 fee schedule			
- 50%	7.2	9.2	6.8
- Other	0.9	1.1	0.8
1982 fee schedule - 50%	1.8	1.3	1.3
1981 fee schedule - 50%	0.9	0.7	6.1
1980 fee schedule - 50%	9.2	0.9	0.7
No orthodontic coverage	<u>51.3</u>	<u>56.3</u>	<u>49.4</u>
	100.0	100.0	100.0

TABLE 8-M

MAXIMUM COVERAGE PER INDIVIDUAL FOR ORTHODONTIC CARE*

Type of Maximum	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Included in amount stated for preventive care	1.7	2.4	0.6
\$750 to \$2,000	2.9	3.4	2.4
Lifetime maxima of			
- \$150 to \$850	7.0	9.1	16.2
- \$1,000	12.3	13.5	19.4
- \$1,200 to \$1,500	13.6	6.8	6.5
- Other	3.2	8.2	5.3
No maximum	8.0	0.0	0.1
No orthodontic coverage**	<u>51.3</u>	<u>56.6</u>	<u>49.5</u>
	100.0	100.0	100.0

* See footnote at end of Table 8-A.

** See footnote at end of Table 8-I.

SALARY CONTINUATION PLANS

- SHORT TERM DISABILITY PLANS
- PAID SICK LEAVE
- FORMAL PAID SICK LEAVE PLANS
- SICKNESS INDEMNITY INSURANCE PLANS
- COMBINED FORMAL PAID SICK LEAVE AND SICKNESS
INDEMNITY INSURANCE
- LONG TERM DISABILITY INSURANCE PLANS

SALARY CONTINUATION PLANS

SHORT-TERM DISABILITY PLANS

Sickness benefits were found to be almost universal among the establishments studied. Most employers have a plan for continuing salary or wage payments to employees who are unable to work because of illness or accident. In 1984, sickness benefits were available to all employees in the Management/Professional and Office categories while 96.5% of workers in the Non-Office category are in receipt of this benefit. Statistics reveal that only 2.3% of all employees are not covered by any sort of short-term sickness benefit plan.

Table 9-A identifies the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Data are based on establishments reporting the presence of sickness benefits.

TABLE 9-A

SHORT-TERM DISABILITY PLANS*

Type of Plan	Percentage of Employees Covered			
	Management/ Professional	Office	Non-Office	
Informal Paid Sick Leave		1.3	0.9	0.2
Formal Paid Sick Leave		92.3	86.0	46.5
Sickness Indemnity Insurance		0.4	0.9	39.8
Combined Formal Paid Sick Leave and Sickness Indemnity Insurance		<u>6.0</u>	<u>12.2</u>	<u>13.5</u>
		100.0	100.0	100.0

* Data used to produce Table 9-A have been extracted from Volume 1, page 84.

As can be seen in Table 9-A, sickness benefits fall into two basic types, paid sick leave and sickness indemnity insurance, which may be applied as separate plans or combined to complement each other.

PAID SICK LEAVE

Paid sick leave may be formally or informally administered. It is usually self insured, with the employing organization absorbing the full cost of providing employees with all or part of their normal earnings when they are unable to perform their duties because of illness or injury. Paid sick leave plans that were informally administered, that is, where the benefit was granted solely on the basis of supervisory/management discretion, are not included in this presentation.

A formal sick leave plan usually involves crediting a certain number of days to an employee to use for sick leave. These sick leave credits may be cumulative or non-cumulative.

Sick leave is cumulative when credits earned during one year but not used, may be carried over into the next year for use; however used credits are not renewed: as credits are cumulative so are debits.

Non-cumulative sick leave credits can either be granted on a per year or per illness basis. In plans where sick leave credits are granted on a yearly basis, the organization grants a certain number of days to an employee at the beginning of the fiscal, calendar or service year. At the end of the year, the remaining unused credits are not carried over into the next year, but the sick leave credit "bank" is renewed according to entitlements as determined by company policy (i.e. sick leave credits are not cumulative but neither are the debits). The same is true for non-cumulative sick leave credits granted on a per illness basis, except that the sick leave credits are renewed after each illness.

FORMAL PAID SICK LEAVE PLANS

For all formal paid sick leave plans, both cumulative and non-cumulative, survey responses indicate that the predominant rate of pay when absent due to illness or injury is 100% of regular earnings. Further details are provided in Table 10-A.

TABLE 10-A

PERCENT OF PAY WHILE ON SICK LEAVE*

Percent of Pay During Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
67% to 85%	0.0	2.5	6.5
100%	62.8	49.3	54.1
Variable with length of absence	2.9	7.7	9.2
Variable with length of service	2.6	1.7	2.6
Variable with length of both absence and service	31.7	38.7	26.3
Other	<u>0.0</u>	<u>0.1</u>	<u>1.3</u>
	100.0	100.0	100.0

* Data used to produce Tables 10-A to 10-D have been extracted from Volume 1, pages 88 to 94.

In 1984, it should be noted that for most employees there are no waiting periods for benefits resulting from a non-occupational accident or illness; in fact, 99.8% of the Management/Professional employees, 91.4% of the Office category and 65.6% of the Non-Office workers covered by a formal paid sick leave plan received benefits on the first day for illness or accident.

Table 10-B illustrates the various types of sick leave credits provided by establishments having in place a Formal Sick Leave Plan.

TABLE 10-B

TYPE OF SICK LEAVE CREDITS*

Type of Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Cumulative	19.8	20.6	41.5
Non-cumulative	75.7	75.4	51.9
Both cumulative and non-cumulative	<u>4.5</u>	<u>4.0</u>	<u>6.6</u>
	100.0	100.0	100.0

* See footnote at the end of Table 10-A.

TABLE 10-C

CUMULATIVE SICK LEAVE*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Annual rate of accumulation			
12 working days or less	0.9	1.5	24.1
15 working days	18.4	21.4	18.1
18 working days	36.0	12.7	17.6
20 working days	22.7	19.5	0.0
24 working days or more	0.3	2.9	2.6
Variable with service	<u>21.7</u>	<u>42.0</u>	<u>37.6</u>
	100.0	100.0	100.0
Maximum accumulation			
120 to 130 days	21.4	2.2	0.4
150 to 156 days	16.0	14.5	14.5
176 days	9.0	9.9	8.9
180 to 200 days	19.3	6.7	9.4
240 to 300 days	4.6	22.4	3.8
520 days	12.3	27.6	24.4
No maximum	<u>17.4</u>	<u>16.7</u>	<u>38.6</u>
	100.0	100.0	100.0
Compensation for unused credits			
Cumulative leave			
- upon retirement, resignation, involuntary severance and/or death	12.4	11.1	22.0
- no compensation	7.4	9.4	19.6
Non-cumulative leave			
- at year end	0.0	0.5	0.3
- no compensation	75.7	75.1	51.6
Cumulative and non-cumulative leave			
- upon retirement, resignation, involuntary severance and/or death	0.1	2.1	3.8
- no compensation	<u>4.4</u>	<u>1.8</u>	<u>2.7</u>
	100.0	100.0	100.0

* See footnote at the end of Table 10-A.

** Percentages are based only on employees having cumulative sick leave plans with the exception of the figures indicating "compensation for unused credits" which are based on all employees having a Formal Paid Sick Leave Plan.

TABLE 10-D

NON-CUMULATIVE SICK LEAVE*

Characteristics	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
Entitlement per Year			
20 to 22 days	0.0	1.6	7.2
85 days	0.7	0.0	0.0
130 days	1.2	1.8	0.0
185 days	0.0	0.7	5.1
Varies with service	8.4	8.0	11.1
Per illness entitlement	88.7	86.1	70.3
Both per year and per illness	<u>1.0</u>	<u>1.8</u>	<u>6.3</u>
	100.0	100.0	100.0
Entitlement per Illness			
55 to 75 days	15.9	16.2	9.9
80 to 128 days	5.2	6.2	8.9
130 days	51.6	46.2	26.2
180 to 260 days	7.6	6.2	9.0
520 days	0.0	0.6	0.7
Varies with service	8.6	11.2	15.6
Per year entitlement	10.2	12.1	23.4
Both per year and per illness	<u>0.9</u>	<u>1.3</u>	<u>6.3</u>
	100.0	100.0	100.0

* See footnote at the end of Table 10-A.

SICKNESS INDEMNITY INSURANCE PLANS

Sickness indemnity insurance plans are insured income protection plans provided through an insurance company or outside agency; the employer either pays all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required benefit payments.

When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified time interval, according to the provisions of the plan. The typical plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percent of weekly salary. The latter formula is the most common, but a maximum dollar amount may be specified.

Survey findings reveal that 0.4% of employees in the Management/Professional category, 0.9% of employees in the Office category and 38.2% of employees in the Non-Office category were covered by sickness indemnity insurance.

Most sickness indemnity plans are fully employer paid; however, some establishments reported that employees were also required to contribute towards the cost of this benefit. Table 11-A indicates the extent of premium contributions made by employers towards sickness indemnity insurance premiums.

TABLE 11-A

EMPLOYER CONTRIBUTION TO SICKNESS INDEMNITY PLANS*

Employer's Contribution	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
50% to 57%	2.4	11.3	3.3
70% to 80%	0.0	4.0	3.2
100%	<u>97.6</u>	<u>84.7</u>	<u>93.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 11-A to 11-C have been extracted from Volume 1, pages 96 to 99.

Some sickness indemnity formulae specify a waiting period of a certain number of days before benefits come into effect. Waiting days can vary according to the nature of the absence; for example, many plans do not require any waiting period in case of accidents or if the employee is hospitalized. The majority of plans have a waiting period of three to five days for illness, during which time no benefits are paid.

Survey responses showed that the maximum period of time for which sickness indemnity payments could be drawn varied from plan to plan. However, as can be seen from Table 11-B a majority of Management/Professional and Office employees were covered by plans which provided payments for a maximum period of 26 weeks. For Non-Office employees, however, the majority indicated a maximum period of 52 weeks of payment.

TABLE 11-B

MAXIMUM DURATION OF SICKNESS INDEMNITY BENEFITS*

Maximum Duration of Coverage	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
13 to 15 weeks	0.0	9.1	2.8
17 to 21 weeks	6.0	6.8	0.7
26 weeks	91.6	81.8	33.0
52 weeks	2.4	2.3	56.5
Varies with service	<u>0.0</u>	<u>0.0</u>	<u>7.0</u>
	100.0	100.0	100.0

* See footnote at the end of Table 11-A.

As described earlier, sickness indemnity payments may be expressed either as a percentage of salary or as a fixed dollar amount. Table 11-C shows the percentage of employees covered under each basis.

TABLE 11-C

AMOUNT OF SICKNESS INDEMNITY BENEFITS PAID*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Percentage of earnings			
60% to 65%	0.0	0.0	4.6
67%	42.8	70.6	28.2
70% to 75%	2.4	16.4	16.7
Variable percentage	54.8	0.0	1.1
Dollars per week			
\$150 to \$240	0.0	0.0	5.7
\$250 to \$255	0.0	0.0	22.9
\$260 to \$265	0.0	0.0	9.3
Variable amount	<u>0.0</u>	<u>13.0</u>	<u>11.5</u>
	100.0	100.0	100.0

* See footnote at the end of Table 11-A.

** These figures were calculated from percentages given in Volume 1, pages 97 and 98.

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLANS

A combined formal paid sick leave and sickness indemnity insurance plan is a composite of two types of plans: a self-insured, employer-financed portion and an insured portion obtained through an outside agency. The majority of employees are covered by plans with non-cumulative leave credits in the formal paid sick leave portion of the plan. In the majority of these plans three to twelve days are granted to each employee annually. Unused credits are not carried-over to the next year. In the insured portion of the plans the majority are eligible for a reduced percentage of their weekly earnings. Table 12-A summarises the incidence and principal characteristics of these plans.

TABLE 12-A

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE PLANS*

Characteristics	Percentage of Employees Covered		
	Management / Professional	Office	Non-Office
<hr/> Incidence			
Plan provided	6.0	12.2	13.2
Plan not provided	<u>94.0</u>	<u>87.8</u>	<u>86.8</u>
	100.0	100.0	100.0
<hr/> Type of sick leave credits provided by formal paid portion of the plan			
Cumulative	12.3	26.3	2.1
Non-cumulative	85.2	69.7	96.7
Other	<u>2.5</u>	<u>4.0</u>	<u>1.2</u>
	100.0	100.0	100.0
<hr/> Employer's contribution to sickness indemnity insurance premiums			
50% to 60%	3.3	14.8	2.0
70% to 90%	15.5	10.6	8.7
100%	55.5	68.5	58.2
No employer contribution	25.7	6.1	5.9
Other	<u>0.0</u>	<u>0.0</u>	<u>25.2</u>
	100.0	100.0	100.0
<hr/> Amount of sickness indemnity benefits paid			
Percentage of earnings			
- 60% to 67%	10.8	19.7	23.2
- 69% to 75%	13.3	14.8	22.9
- 80% to 92%	29.4	30.2	15.4
- 100%	8.9	9.2	0.3
- Other	37.6	22.4	35.7
Dollars per week			
- \$210 to \$263	0.0	1.5	0.5
- Amount varies	<u>0.0</u>	<u>2.2</u>	<u>2.0</u>
	100.0	100.0	100.0

* Data used to produce Table 12-A have been extracted from Volume 1, pages 105 to 112.

LONG-TERM DISABILITY INSURANCE PLANS

Long-term disability insurance plans (LTD) provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and are unable to perform their normal duties for an extended period of time or permanently. These plans are normally underwritten by insurance companies although some are self-insured. The amount of long-term disability income and the period over which the benefit may be received vary from plan to plan. The typical plan has a waiting period of 13 to 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short-term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 50% to 85%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

A majority of the establishments surveyed report the presence of this benefit. Of all employees surveyed, data show that 93.5% of employees in the Management/Professional category, 82.7% of Office employees and 73.2% of Non-Office employees are covered against loss of income due to a lengthy or permanent disability. These percentages as well as the characteristic information which follows are based on information pertaining to LTD plans only and do not include details of disability provisions included in Life Insurance and/or Pension Plans.

Employer Contributions

Most of the establishments where long-term disability plans were in force reported that expenditures related to this benefit were funded entirely by the employer. Table 13-A provides information on employer contributions towards the cost of premiums.

TABLE 13-A

EMPLOYER CONTRIBUTION TO LONG-TERM DISABILITY INSURANCE PLANS*

Percentage Paid by Employer	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
50%	9.0	9.2	7.7
57% to 67%	2.0	2.4	0.4
70% to 90%	15.1	9.3	11.2
100%	53.2	62.2	74.7
Variable percentage	1.4	1.2	0.7
No employer contribution	<u>19.3</u>	<u>15.7</u>	<u>5.3</u>
	100.0	100.0	100.0

* Data used to produce Table 13-A to 13-C have been extracted from Volume 1, pages 119 to 124.

Waiting Period

Table 13-B identifies the length of the waiting period required before benefits come into effect. Percentages apply only to those employees who are covered by long-term disability.

TABLE 13-B

WAITING PERIOD FOR LONG-TERM DISABILITY BENEFITS*

Waiting Period	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Less than 26 weeks	16.7	25.7	22.7
26 weeks	57.5	50.5	35.7
More than 26 weeks	20.7	20.7	38.2
Other	<u>5.1</u>	<u>3.1</u>	<u>3.4</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

Benefit Formulae

There are two basic types of long-term disability formulae on which benefit payments are based; percentage of salary and fixed dollar amount. Data show that 99.3% of Management/Professional employees, 98.9% of Office employees and 81.3% of Non-Office employees are covered by a percentage of salary formula. For those establishments reporting a percentage of salary formula, the percentage of employees covered and the percent of salary receivable are presented in Table 13-C. In most plans this amount is reduced by other income such as Canada Pension Plan disability benefits and other disability income.

TABLE 13-C

PERCENTAGE OF EARNINGS PAID BEFORE ADJUSTMENT FOR OTHER INCOME*

Percentage of Salary	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
33%	0.0	0.0	0.2
50% to 55%	4.0	8.8	18.9
60%	21.2	16.5	19.7
65% to 67%	12.0	11.4	25.6
70%	26.6	27.7	15.2
72% to 85%	16.3	16.5	8.9
Other	2.4	3.0	0.4
Varies with salary levels	11.4	11.0	7.8
Varies with service	<u>6.1</u>	<u>5.1</u>	<u>3.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 13-A.

** Percentages refer only to employees having coverage with a percentage of earnings benefit formula.

In some long-term disability plans the benefit payable is stated in fixed dollar terms. Data show that 0.7% of Management/Professional employees, 1.1% of Office employees and 18.7% of Non-Office employees are covered under long-term disability plans where payments are based on a dollar formula. For employees covered by such a dollar formula the majority of Non-Office employees are paid the sum of \$761 monthly.

Maximum Duration of Payment

Survey data reveal that disability payments to employees unable to work at all continue through to retirement for 97.1% of Management/Professional employees, 95.9% of Office employees and 87.9% of Non-Office employees. In instances when an employee is able to perform some other work the majority of plans provide disability payments for two years.

PENSION PLANS

PENSION PLANS

This section deals with private pension plans sponsored by employers. Private pension plans provide a continuing income to retired employees and in some cases to the survivors of deceased employees or retirees. Basically, pension plans may be categorized into two groups: defined benefit plans and defined contribution plans. Under the former type, the pension entitlement is determined by a defined formula based on earnings and years of service. Under the latter, the amount of pension depends on the rate of contribution by both employer and employee, and contributions are usually fixed. The pension amount under this type of plan is determined by the total amount contributed, the investment performance of the plan and the employee's age at retirement.

Defined benefit plans may be further divided into unit benefit plans under which the amount of pension is directly related to earnings and flat benefit plans. Three examples of unit benefit pension formulae are described below.

Final Average Earnings: The pension amount is based upon the employee's average earnings in a stated period immediately prior to retirement.

Average Best Earnings: The pension amount is based upon the employee's average earning in a stated period during his/her most remunerative years of employment.

Career Average Earnings: The pension amount is based upon the employee's average earnings for his/her entire working lifetime.

Under a flat benefit formula, specified dollars of pension for each year of service are paid at retirement.

Defined contribution plans include "money purchase" plans which are based on a percentage of the employee's earnings contributed by the employee and/or the employer, and profit sharing plans which are based on contributions related to the company's profits.

Of all the employees covered by the survey, data show that 0.8% or 2,134 employees were not provided with pension benefits; most of these employees were located in the Non-Office category. Table 14-A shows the availability of pension plans.

TABLE 14-A

PENSION PLANS AVAILABLE*

Incidence of Pension Plans	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Plan provided	99.9	99.2	93.9
Employer contributes to union plan	0.0	0.6	4.2
Plan not provided	<u>0.1</u>	<u>0.2</u>	<u>1.9</u>
	100.0	100.0	100.0

In instances where a pension plan is provided by employing organizations, survey replies indicate that unit or flat benefit formula plans are the most frequent. Table 14-B identifies the percentage of employees covered by the various types of formulae for the three employee categories. Note that percentages refer only to employees of establishments where a pension plan is in place.

TABLE 14-B

PENSION PLAN CHARACTERISTICS*

Type of plan	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Unit or Flat Benefit Plan	93.2	95.7	95.3
Money Purchase Plan	4.7	2.6	2.8
Deferred Profit Sharing Plan	2.1	1.6	1.6
Other	<u>0.0</u>	<u>0.1</u>	<u>0.3</u>
	100.0	100.0	100.0

* Data used to produce Tables 14-A to 14-U have been extracted from Volume 1, pages 129, 133 to 135 and 145 to 163.

Pension Formulae

In a typical unit benefit plan formula, based on average earnings, the pension amount is arrived at by multiplying the percent of earnings by the number of years service by the average earnings. One unit of pension is earned for each year of service (e.g. 2% X 35 years). At retirement the total of these units are multiplied by average earnings. As explained previously, average earnings may be final average, career average or average best earnings over a stated period of time.

Analysis of survey returns reveal that the most common unit benefit formula is 2% of average earnings over the five best years' earnings. This formula was found to exist for 41.7% of Management/Professional employees, 34.8% of Office employees and 47.7% of Non-Office employees having a unit benefit pension plan. Tables 14-C to 14-H provide further details on pension formulae.

Of the establishments reporting a unit and flat benefit pension plan, 99.6% and 98.1% of Management/Professional and Office employees respectively and 73.7% of Non-Office employees have a unit benefit formula.

TABLE 14-C

UNIT BENEFIT FORMULAE*

Type of Pension Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Final Average Earnings	7.3	10.0	1.7
Average Best Earnings	84.9	82.6	75.0
Non-Adjusted Career Average	2.7	1.6	3.3
Adjusted Career Average	0.9	2.1	7.3
Other Unit Benefit Formulae	<u>4.2</u>	<u>3.7</u>	<u>12.7</u>
	100.0	100.0	100.0

* See Footnote at end of Table 14-B

TABLE 14-D

FINAL AVERAGE EARNINGS FORMULAE*

Final Average Earnings Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1% to 2.4% over last 3 years	1.2	2.4	0.5
1% to 2% over last 5 years	5.5	7.5	1.2
2% over last 7 years	0.4	0.0	0.0
1.5% over last 10 years	0.2	0.1	0.0
Different unit benefit formulae	<u>92.7</u>	<u>90.0</u>	<u>98.3</u>
	100.0	100.0	100.0

TABLE 14-E

AVERAGE BEST EARNINGS FORMULAE*

Average Best Earnings Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1.0% to 2.25% over 3 best years	11.3	13.3	10.7
0.5% to 1.8% over 5 best years	17.0	20.9	8.9
2% over 5 best years	41.7	34.8	47.7
2.25% over 5 best years	5.4	4.4	1.8
2% over 7 best years	5.7	2.5	2.5
Other formulae	3.8	6.8	3.4
Different unit benefit formulae	<u>15.1</u>	<u>17.3</u>	<u>25.0</u>
	100.0	100.0	100.0

* See Footnote at end of Table 14-B

TABLE 14-F

CAREER AVERAGE EARNINGS FORMULAE*

Type of Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Non-adjusted career average earnings			
2%	2.4	0.6	0.0
2.5%	0.2	0.4	2.2
Other formulae	0.1	0.6	1.1
Adjusted career average earnings			
1.75% with base year '78	0.6	0.4	6.1
Other formulae	0.3	1.7	1.2
Not a career average earnings formula**	<u>96.4</u>	<u>96.3</u>	<u>89.4</u>
	100.0	100.0	100.0

TABLE 14-G

OTHER UNIT BENEFIT FORMULAE*

Other Unit Benefit Formulae	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Percent of total contribution per year			
40% to 45%	4.0	3.1	4.8
50% to 65%	0.1	0.5	7.9
Percent of earnings up to YMPE			
1%	0.0	0.1	0.0
Different unit benefit formulae	<u>95.9</u>	<u>96.3</u>	<u>87.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B,

** These figures were calculated from percentages given in Volume 1, page 149.

Contributions

Private pension plan contributions and benefits may be stacked or integrated with the government sponsored pension programs, i.e. the Canada/Quebec Pension Plans. The Canada Pension Plan was instituted in 1966 and is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in the province of Quebec. Under the CPP/QPP, both the employer and the employee are required to pay 1.8% of the employee's annual earnings between the Year's Basic Exemption (YBE) and the Yearly Maximum Pensionable Earnings (YMPE). In 1984 the YBE was \$2,000 and the YMPE was \$20,800.

Stacked plans are those plans that are not directly related to the CPP/QPP, whereas integrated plans are coordinated with the CPP/QPP in terms of both contributions and benefits. Partially integrated plans refer to those plans with either contributions or benefits integrated with the CPP/QPP but not both. These data are presented in Table 14-H.

TABLE 14-H

EFFECT OF CPP/QPP ON BASIC PLAN*

Effect of CPP/QPP on Basic Plan	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Contributions and benefits are integrated with CPP/QPP**	79.2	84.3	69.1
Contributions only are integrated with CPP/QPP	7.1	6.1	10.1
Benefits only are integrated with CPP/QPP	2.8	1.0	1.4
Contributions and benefits are stacked**	<u>10.9</u>	<u>8.6</u>	<u>19.4</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

** Benefits only if a non-contributory plan.

Employee contributions shown in the Table 14-I are based on earnings above the YMPE if the plan is integrated with CPP/QPP.

TABLE 14-I

EMPLOYEE'S RATE OF CONTRIBUTION*

Employee's Rate of Contribution	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Contributory plans**			
2% to 3.5%	1.5	1.3	2.2
4%	5.3	3.1	7.7
4.2% to 4.8%	2.2	3.7	0.8
5%	30.9	36.6	19.8
5.8% to 6.3%	15.1	10.0	10.1
6.5% to 6.9%	6.9	4.8	9.7
7% to 7.5%	14.1	10.3	7.5
Other	0.5	0.1	2.1
Non-contributory plans	<u>23.5</u>	<u>30.1</u>	<u>40.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

** These figures were calculated from percentages given in Volume 1, page 146 and 147.

Some pension plans allow employees the option of retaining the pension contributions in the fund when they terminate employment, but if the employee opts to accept a return of contributions, this amount is often supplemented by interest payments. Data pertaining to interest on refunded contributions are identified in Table 14-J.

TABLE 14-J

INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS*

Rate of Interest	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
3%	11.2	3.6	2.0
4%	24.1	28.4	35.9
5%	3.4	2.2	11.0
6% to 6.8%	3.9	4.3	4.2
7% to 7.9%	6.5	4.1	9.8
8% to 9.5%	3.6	2.7	2.7
10% to 11.3%	9.1	14.1	4.1
Varies with investment experience of the fund	17.4	22.3	16.1
Varies on another basis	20.8	18.3	14.2
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

Vesting

Vesting is the assignment to an employee of the right to all or part of the employer's contribution made on the employee's behalf into the pension fund. Normally vesting comes into effect after a specified period of service and/or a specified age. Under existing legislation in the provinces of Quebec, Ontario, Alberta, Nova Scotia and legislation applicable to areas of Federal jurisdiction, vesting is a legal requirement after the employee has reached 45 years of age and has completed ten years of service. In Manitoba, the legal minimum requirement for vesting is five years of service. In Saskatchewan, vesting is required when age plus years of service are equal to 45, provided the employee has at least one year's service. This means that when the aforementioned age and/or service criteria are met both employer and employee pension contributions are retained in the fund to provide the employee with a retirement income even if the employee's service is terminated before age 65.

In many instances private pension plans have vesting formulae which improve upon the legal requirements (where legal requirements exist). Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee in the pension funds to accrue to the employee's credit. However, survey responses revealed a variety of provisions ranging from immediate vesting, to vesting after 20 years of service and various age and service combinations. Details on vesting provisions may be found in Table 14-K.

TABLE 14-K

PROVISIONS FOR FULL VESTING*

Provisions for Full Vesting	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Immediate vesting	16.1	12.3	4.6
Minimum service of			
5 years	18.5	21.6	18.4
10 years	37.1	32.6	50.4
Minimum age & service of			
age 45 and 10 years service	19.4	23.3	17.6
Other service and age-service combinations	<u>8.9</u>	<u>10.2</u>	<u>9.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

Survey data reveal that the incidence of pension portability, which is a pension plan feature that allows participants to change employers without changing the source from which benefits (for both past and future accruals) are to be paid, is 61.2% of the Management/Professional employees, 54.7% of the Office employees and 46.2% of the Non-Office employees.

Retirement Age

For employees in all three categories the most prevalent retirement age was found to be 65 years, at which time an immediate full pension, commensurate with earnings and service goes into effect. Full pensions may also be available to some employees who meet certain age and service requirements before age 65. Some plans also permit payment of an "adjusted" (i.e. reduced) pension on early termination of employment either voluntarily or due to disability. This reduced pension is usually the actuarial equivalent of the pension that has been accrued up to the date of early retirement. This recognizes the fact that contributions have not been invested long enough to yield the projected amount required to cover the employees expected life span.

Survey data reveal age 65 is the normal retirement age for 92.4% of Management/Professional employees, 96% of Office employees and 99.2% of Non-Office employees.

Table 14-L provides details relating to the provisions for voluntary early retirement.

TABLE 14-L

VOLUNTARY EARLY RETIREMENT*

Provisions for Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Immediate full pension	4.0	2.3	2.9
Immediate adjusted pension	21.3	34.3	19.2
Both immediate full and adjusted pensions	74.1	63.0	77.9
No provisions	<u>0.6</u>	<u>0.4</u>	<u>0.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

TABLE 14-M

EARLY RETIREMENT - FULL PENSION*

Requirements for Immediate Full Pension on Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Minimum age of			
60 to 61	2.9	1.9	3.7
62 to 63	5.1	2.8	1.8
65	4.5	1.3	0.1
Minimum age and service of			
Age 60 & 10 years service	3.9	3.6	4.2
Age 60 & 15 to 20 years service	11.7	10.4	4.5
Age 60 & 25 to 35 years service	4.3	3.3	9.7
Other age and service requirements	13.3	11.2	13.5
Age-service combination of			
75 years to 95 years	5.5	2.9	0.3
Age-service combination with minimum age of			
85 years & age 55 to 60	12.1	12.8	15.7
Other age-service combination	10.7	8.3	3.7
Other	4.5	6.8	23.6
Immediate adjusted pension only	<u>21.5</u>	<u>34.7</u>	<u>19.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

TABLE 14-N

EARLY RETIREMENT - ADJUSTED PENSION*

Requirement for Immediate Adjusted Pension on Voluntary Early Retirement	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Minimum age of			
45 to 50	2.1	3.1	2.4
55	18.5	19.2	22.3
57 to 60	4.5	4.0	2.7
Minimum age and service of			
Age 55 & 4 to 5 years	16.1	17.8	9.7
Age 55 & 10 years	25.4	29.5	17.4
Age 55 & 15 years	7.7	8.5	4.5
Other age and service requirements	4.8	5.6	7.4
Age-service combination of			
75 to 90 years	2.0	1.3	1.2
Age-service combination with minima of			
85 years & age 55	5.4	4.5	9.1
Other	9.5	4.2	20.4
Immediate full pension only	<u>4.0</u>	<u>2.3</u>	<u>2.9</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

Survivors' Pension Benefits

Typically, pension plans guarantee payments during the lifetime of the pensioner with a further guarantee that if the pensioner dies before receiving pension payments for a specified number of years, payments will continue to be made to the beneficiary for the specified period of time. However, some plans offer an additional guarantee either as part of the basic plan or as an elective option whereby the employee receives a lower benefit or pays a higher contribution and pension payments continue to be paid to surviving dependents after the employee's death. Where survivors' benefits are provided as a basic feature of the plan, spouses usually receive 50% of the employees' pensions if death occurred after retirement.

In this situation children's benefits are not usually paid, but if the children are orphaned a maximum benefit of 50% of the employee's pension is most often encountered when benefits are paid to orphans. If death occurs before retirement, the spouse once again usually receives 50% of the pension but children or orphans benefits are not provided in as many cases. Survey data show that in most organizations where a pension plan was in force, survivors' income benefits were offered either automatically or as an option. Table 14-0 provides details relating to survivors' benefits.

TABLE 14-0

MINIMUM GUARANTEED PENSION*

Minimum Period for Pension Benefits Guarantee	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Automatic guarantee of			
5 years	12.8	13.5	19.4
8 to 10 years	3.4	6.1	2.4
Automatic survivor's benefits in addition to automatic guarantee			
3 years	2.5	0.6	2.4
5 years	19.1	22.3	10.7
10 to 15 years	7.6	4.8	9.9
Guarantee options are available	24.5	23.1	31.4
No guarantee provisions	<u>30.1</u>	<u>29.6</u>	<u>23.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

Post-Retirement Adjustments

The survey examined provisions in pension plans which allow for increases in pension payments to retired employees. These pension adjustments may be made according to some formula related to the rise in the Consumer Price Index. However, adjustments may also be made on an ad hoc basis where pensions are reviewed periodically and adjustments made where necessary or as an automatic arrangement according to a stated increase formula.

Survey responses show that of the employees having a unit or flat benefit pension plan, 74% of Management/Professional employees, 71.1% of Office employees and 68.1% of Non-Office employees were members of plans where the pension benefits had been adjusted since January 1, 1982.

It should also be noted that 1.7% of Management/Professional employees, 3.1% of Office employees and 1.7% of Non-Office employees are members of plans where no adjustment had to be made since January 1, 1982 as no employees are as yet of pensionable age.

Tables 14-P and 14-Q provide information on the methods utilized to implement these adjustments. Percentages are based on the incidence of unit or flat benefit pension plans.

TABLE 14-P

POST-RETIREMENT ADJUSTMENT*

Type of Adjustment	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Automatic formal arrangement	35.9	42.7	19.5
Formal arrangement whereby pensions are reviewed and adjustments may be made	27.5	13.6	32.5
Informal arrangement	<u>36.6</u>	<u>43.7</u>	<u>48.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

TABLE 14-Q

AMOUNT OF POST-RETIREMENT ADJUSTMENT*

Amount of Increase Since January 1, 1982	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Increase based on CPI			
1.5%	1.2	0.8	0.9
2.0%	10.8	10.0	4.4
2.7% to 3.0%	13.9	7.8	3.5
4.8% to 5.3%	10.6	16.7	7.3
6.0% to 13.5%	18.0	10.5	7.5
Increase not based on CPI			
1.0	0.4	0.6	0.3
3.0% to 3.5%	11.6	16.2	9.5
4.0% to 6.0%	5.7	3.9	9.6
13.0%	4.2	4.1	1.1
Percentage based on date of retirement	6.0	13.0	5.0
Flat monthly dollar increase \$15 to \$30	0.5	0.4	14.9
Flat dollar amount based on date of retirement	6.2	5.1	14.7
Other	<u>10.9</u>	<u>10.9</u>	<u>21.3</u>
	100.0	100.0	100.0

* See footnote at end of Table 14-B.

SUPPLEMENTARY UNIT OR FLAT BENEFIT COVERAGE

There is supplementary pension coverage available to 7.3% of Management/ Professional employees, 11.3% of Office employees and 2.2% of Non-Office employees. The supplementary pension coverage offered can be a final average earnings type, an average best earnings, a monthly flat benefit per year of service or another unit benefit type of formula.

HOURS OF WORK

HOURS OF WORK

All 160 establishments included in the survey sample provided information pertaining to hours worked by full time employees in the three employee categories. In instances where hours worked vary for employees included in the same category, the hours worked by the majority of employees are reported.

Hours of work have been tabulated on a weekly basis; they exclude unpaid meal periods but include paid rest breaks. Survey data show that 92.9% of Management/Professional employees, 97.6% of Office employees and 94.6% of Non-Office employees work five days per week. Table 15-A shows the applicable weekly hours of work for the three categories.

TABLE 15-A

HOURS OF WORK*

Hours per Week	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
30 to 33.75 hours	2.9	6.6	0.0
35 hours	23.4	30.8	2.9
35.83 to 36 hours	0.0	0.3	0.1
36.25 hours	10.6	12.7	1.2
36.50 to 37 hours	4.5	3.6	5.5
37.50 hours	31.1	36.7	9.5
38 to 39.17 hours	4.0	3.0	6.1
40 hours	6.7	3.8	70.0
Over 40 hours	0.0	0.0	0.2
Variable number of hours	<u>16.8</u>	<u>2.5</u>	<u>4.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 15-A to 15-D have been extracted from Volume 1, pages 215 to 217.

Flexible and Staggered Working Hours

Flexible working hours refers to arrangements allowing employees flexibility in their starting and finishing times. Under this system there is no change in the total weekly hours worked, however, hours may be averaged over a longer period of time. The basic concept of flexible working hours is that the employee has the option of choosing starting and finishing times which may be varied from day to day. Staggered hours refers to a system which allows employees a choice of starting and finishing times. Each employee works the standard number of daily hours. Unlike the flexible hours systems, a program of staggered hours does not provide for daily variation of the schedule or for the averaging of hours. In both flexible and staggered hours systems a core period is normally specified when all employees must be present at the work place. The predominant core hour period for Management/Professional and Office employees is 9 a.m. to 4 p.m. and 8.15 a.m. to 3.45 p.m. for Non-Office employees.

TABLE 15-B

FLEXIBLE AND STAGGERED HOURS*

Type of Provision	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Flexible hours apply to all employees	9.2	15.5	1.7
Flexible hours apply to some employees	16.3	12.9	0.1
Staggered hours apply to all employees	4.1	2.6	0.8
Staggered hours apply to some employees	5.5	5.9	2.5
Both flexible and staggered hours apply	8.4	8.7	0.9
Other	1.9	0.0	0.0
No flexible or staggered hours	<u>54.6</u>	<u>54.4</u>	<u>94.0</u>
	100.0	100.0	100.0

* See Footnote at end of Table 15-A.

COMPRESSED WORK WEEK

Compressed work weeks are normal work weeks of less than five days, or for shift employees, of less than five shifts per week. The employees work the same number of hours they would be working in a five day schedule compressed into a shorter period of days.

Survey investigation showed that where a compressed work week was in place most establishments reported that this policy did not apply equally to all employees in the establishment but depended on the operational requirements of the organization concerned.

TABLE 15-C

COMPRESSED WORK WEEK*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
Applicable to all employees	5.8	5.3	2.3
Applicable to some employees	28.7	23.9	13.9
No compressed work week	<u>65.5</u>	<u>70.8</u>	<u>83.8</u>
	100.0	100.0	100.0
Length of Compressed work week			
3 days per week	8.7	5.9	2.8
4 days per week	24.9	14.1	24.3
4.5 days per week	0.5	2.2	2.8
7 days every 2 weeks	3.4	0.0	4.1
9 days every 2 weeks	8.5	27.0	0.0
14 days every 3 weeks	7.8	6.7	15.0
19 days every 4 weeks	7.9	6.0	10.2
Various systems in place	<u>38.3</u>	<u>38.1</u>	<u>40.8</u>
	100.0	100.0	100.0

* See Footnote at end of Table 15-A.

TIME AWAY FROM DUTY

- PAID HOLIDAYS
- PAID VACATIONS
- PERSONAL AND PARENTAL LEAVE
- PAID REST PERIODS

TIME AWAY FROM DUTY

PAID HOLIDAYS

Paid holidays are days of public or religious significance as well as floating holidays which may be taken at any time during the year. Also included are paid days during official plant shut-downs, which are not considered vacations, as well as any other identifiable paid holidays. The minimum number of days that employers are obliged to grant to their employees is determined by the Canada Labour Code and by provisions of the applicable provincial legislation. Normally, when a designated holiday falls on a Saturday or Sunday or an employee's normal day of rest, the legislation requires either that the employee be compensated for the day's work or that the day preceding or following the weekend or normal day of rest be granted in lieu.

Excluded from the Management/Professional category are 2,462 employees of one school board where a unique situation exists with regard to vacations and holidays. These employees represent 3.5% of the category.

All the establishments in the survey sample, with the exception of the one school board mentioned above, provided data pertaining to paid holidays.

The following tables indicate the main characteristics of paid holidays in percentages of employees.

TABLE 16-A

NUMBER OF PAID HOLIDAYS IN 1984*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
6 to 8 days	0.0	0.0	0.2
9 to 9 1/2 days	4.4	9.5	6.3
10 to 10 1/2 days	9.5	13.7	21.2
11 to 11 1/2 days	36.9	34.9	43.5
12 to 12 1/2 days	23.2	22.7	16.3
13 days	13.3	11.9	7.6
14 days	0.8	1.1	1.2
15 to 15 1/2 days	11.2	5.1	2.1
16 to 23 days	0.7	1.1	1.6
	100.0	100.0	100.0

* Data used to produce Table 16-A to 16-D have been extracted from Volume 1, pages 168 to 171.

TABLE 16-B

PAID HOLIDAYS GRANTED*

Designated Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
New Year's Day	100.0	100.0	100.0
January 2nd			
- full day	27.3	24.0	22.6
- half day	0.3	0.7	1.8
Heritage Day	6.2	2.1	3.1
Good Friday	98.8	99.0	90.6
Easter Monday	32.4	34.1	28.0
Queen's Birthday (Victoria Day)	93.0	97.3	90.2
St. John the Baptist's Day	33.8	30.3	35.2
Canada Day (Dominion Day)	100.0	100.0	94.8
Local Civic Holiday	71.4	74.3	75.8
Labour Day	100.0	100.0	99.8
Thanksgiving Day	100.0	100.0	94.7
Remembrance Day	36.0	42.3	46.6
Christmas Eve			
- full day	34.5	26.4	17.2
- half day	6.7	7.6	5.2
Christmas Day	100.0	100.0	100.0
Boxing Day	95.7	95.2	88.4
New Year's Eve			
- full day	28.3	21.6	14.2
- half day	5.4	5.5	3.3

* See Footnote at end of Table 16-A.

Some establishments follow the policy of shutting down for a given period during the year (for example, over the Christmas period). These periods during which an establishment shuts down officially, which are not considered periods of vacation leave or floating holidays, are reported in Table 16-C.

TABLE 16-C
OFFICIAL PLANT SHUT-DOWN*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1 day	0.1	0.9	1.0
2 days	13.6	10.7	7.0
3 days	3.0	0.9	2.6
4 days	3.4	1.2	2.0
None	<u>79.9</u>	<u>86.3</u>	<u>87.4</u>
	100.0	100.0	100.0

Some employers reported other paid holidays which were regarded as "floating" and which could be taken at any time during the year. Details pertaining to the number of floating holidays and the percentage of employees receiving this benefit are presented in Table 16-D.

TABLE 16-D
FLOATING HOLIDAYS*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
1/2 day	0.6	1.1	0.1
1 day	27.9	22.5	21.5
2 days	8.7	7.1	4.0
3 days	6.0	4.7	2.5
4 or more days	1.1	1.5	7.6
None	<u>55.7</u>	<u>63.1</u>	<u>64.3</u>
	100.0	100.0	100.0

* See Footnote at end of Table 16-A.

Analysis of survey data shows that a few establishments granted additional holidays which did not fall into the categories previously mentioned. Included in these "other holidays" are days of local significance such as Halifax Natal Day, Dartmouth Natal Day, May Day and some days of local religious significance.

PAID VACATIONS

The data show that all the employees included in the survey receive paid vacations, however, Management/Professional employees of one school board where a unique vacation situation prevails are excluded from this analysis. This group of elementary and secondary level teachers constitutes 3.5% of the sample population for the Management/Professional category.

Vacation plans follow two concepts: graduated plans whereby vacation entitlements increase with years of service, and uniform plans under which employees are granted a uniform number of days of vacation credits which do not vary by years of service. In both types of plans, however, vacation entitlements within each category may vary by the employee's position level, age upon appointment or salary grade.

Survey data reveal that the graduated plan is used by 96.9% of the establishments for the Management/Professional group, 99.4% for the Office group and 99.3% for the Non-Office.

TABLE 17-A

VACATION ENTITLEMENT GRADUATED BY SERVICE*

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Ten days after			
1 year	40.0	59.0	77.4
No 10 day entitlement	<u>60.0</u>	<u>41.0</u>	<u>22.6</u>
	100.0	100.0	100.0
Fifteen days after			
1 year	39.3	27.0	17.2
2 years	10.2	13.3	7.2
3 years	18.4	28.1	16.9
4 years	3.3	7.6	16.2
5 years	10.0	12.2	34.2
8 to 9 years	0.1	0.1	2.4
No 15 day entitlement	<u>18.7</u>	<u>11.7</u>	<u>5.9</u>
	100.0	100.0	100.0
Twenty days after			
1 year	10.9	9.5	3.4
3 to 5 years	15.7	5.7	4.5
6 to 8 years	5.7	9.8	6.1
9 years	8.3	17.1	30.0
10 years	40.2	41.9	28.0
11 to 12 years	11.4	11.5	17.0
13 to 20 years	3.0	4.0	10.5
No 20 day entitlement	<u>4.8</u>	<u>0.5</u>	<u>0.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 17-A to 17-C were extracted from Volume 1, pages 177 to 187.

Table 17-A shows the service requirements for two, three, four, five, six or seven weeks of vacation.

TABLE 17-A (Cont.)

Number of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Twenty-five days after			
4 to 14 years	13.7	3.6	3.3
15 years	2.6	5.4	14.0
16 to 17 years	4.4	8.6	9.8
18 to 19 years	10.7	16.8	16.1
20 years	52.4	36.0	41.1
21 to 24 years	6.4	6.0	8.6
25 years	5.7	18.2	4.4
28 to 35 years	0.0	0.0	0.3
No 25 day entitlement	<u>4.1</u>	<u>5.4</u>	<u>2.4</u>
	100.0	100.0	100.0
<hr/>			
Thirty days after			
8 to 18 years	3.6	2.2	2.6
20 years	1.3	4.1	9.7
24 years	4.4	3.5	4.2
25 years	18.6	18.4	23.0
26 to 29 years	6.6	4.0	14.0
30 years	15.5	14.8	17.6
31 to 35 years	0.3	0.9	1.0
No 30 day entitlement	<u>49.7</u>	<u>51.9</u>	<u>27.9</u>
	100.0	100.0	100.0
<hr/>			
Thirty-five days after			
19 to 25 years	2.7	0.6	1.4
28 to 30 years	2.1	3.5	15.7
31 to 35 years	0.7	0.4	1.3
No 35 day entitlement	<u>93.7</u>	<u>95.5</u>	<u>81.6</u>
	100.0	100.0	100.0
<hr/>			

Analysis revealed that unique provisions exist in several establishments with respect to the allocation of additional vacation entitlement. In several cases, organizations have adopted the policy of granting long-service employees additional days of leave after specified years of service. Some establishments offer additional paid vacation for various other reasons, for example, if the employee takes a vacation in the winter or if the employee works in an isolated region or when the employee reaches a given age. Typically, this type of additional vacation entitlement is only available in the year in which it is granted and does not continue on an annual basis.

TABLE 17-B

ADDITIONAL VACATION ENTITLEMENT*

Type of Leave	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Based on seniority	14.4	8.4	7.6
If vacation taken in winter	1.2	5.9	0.8
If located in isolated region	4.0	2.8	3.6
Based on age and service	9.2	8.2	17.3
Other	6.4	10.9	6.7
No additional entitlements	<u>64.8</u>	<u>63.8</u>	<u>64.0</u>
	100.0	100.0	100.0

* See footnote at end of Table 17-A.

The employees of some establishments can carry over unused vacation credits earned in one year to subsequent years. Table 17-C shows details of the maximum number of days of vacation credits that can be carried over from one year to another.

TABLE 17-C

MAXIMUM CARRY-OVER OF VACATION FROM YEAR TO YEAR*

Carry-over of Days	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
5 to 6 days	6.3	4.1	3.9
10 days	6.0	5.1	2.6
12 to 25 days	5.6	2.6	0.7
Carry-over of up to one year's credits	1.7	2.0	1.1
Carry-over of any entitlement in excess of 2 to 4 weeks	10.8	15.1	5.3
Management discretion	9.1	8.2	4.4
Other	3.9	6.5	7.7
No maximum specified	0.7	1.2	0.7
No carry-over	<u>55.9</u>	<u>55.2</u>	<u>73.6</u>
	100.0	100.0	100.0

* See footnote at end of Table 17-A.

PERSONAL AND PARENTAL LEAVE

A wide variety of circumstances have been grouped under the general heading of "Personal and Parental Leave". Basically, this can be broadly identified as leave for circumstances of a personal nature such as marriage, birth or adoption of a child, or domestic emergencies. Of the establishments surveyed, data reveal this type of leave is provided for approximately 95% of Management/Professional and Office employees and 70% of Non-Office employees. Tables 18-A to 18-C present details of these provisions.

TABLE 18-A

PAID MARRIAGE LEAVE*

Number of Days Granted	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
1/2 day	1.0	0.9	0.4
1 day	3.7	6.9	6.8
2 to 3 days	5.2	6.4	1.7
5 days	8.6	7.8	3.9
Varies	3.2	2.5	1.7
Discretionary	8.6	4.0	0.0
Not granted	<u>69.7</u>	<u>71.5</u>	<u>85.5</u>
	100.0	100.0	100.0

* Data used to produce Tables 18-A to 18-C were extracted from Volume 1, pages 197 to 200.

** These figures were calculated from percentages given in Volume 1, page 197, and are based upon the total survey population.

PAID MATERNITY LEAVE

Paid maternity leave is a benefit which varies from one day of paid leave to 20 weeks leave with partial pay for establishments reporting this benefit. The Unemployment Insurance Commission permits employers to supplement UIC benefit payments so long as their policy is formalized by means of a Supplemental Unemployment Benefit Plan which is registered with Employment and Immigration Canada. Such plans allow the employer to "top-up" the UIC payments to a maximum of 95% of the employee's regular salary. Table 18-B is a summary of paid maternity benefits.

TABLE 18-B

PAID MATERNITY LEAVE*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Incidence**			
- Granted	13.8	11.2	3.5
- Supplemental Unemployment Benefit Plan Provided	15.4	14.0	4.9
- Not granted	<u>70.8</u>	<u>74.8</u>	<u>91.6</u>
	100.0	100.0	100.0
<hr/>			
Rate of pay during maternity leave			
100% of salary for 6 weeks	1.0	2.1	6.3
100% of salary for 15 weeks	88.9	50.2	25.7
100% of salary for 17 weeks	6.0	16.0	48.3
93% of salary for 20 weeks	0.0	20.7	18.7
Other	<u>4.1</u>	<u>11.0</u>	<u>1.0</u>
	100.0	100.0	100.0
<hr/>			

* See footnote at end of Table 18-A.

** These figures were calculated from percentages given in Volume 1, pages 197 and 198, and are based upon the total survey population.

TABLE 18-C

PAID LEAVE - ILLNESS IN THE FAMILY*

Number of Days Granted	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
1 day	6.3	5.2	3.3
2 to 2 1/2 days	3.8	8.4	4.8
3 days	4.2	6.2	2.5
5 days	0.5	1.0	1.1
6 days	5.0	4.0	1.2
No maximum specified	0.2	0.7	0.0
Discretionary	36.7	29.5	8.7
Other	2.9	1.0	3.3
Not granted	<u>40.4</u>	<u>44.0</u>	<u>75.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 18-A.

** These figures were calculated from percentages given in Volume 1, pages 197 to 200, and are based upon the total survey population.

Paid Leave - Domestic Emergencies

This type of leave is granted either on a formal or discretionary basis to 58% of Management/Professional employees, 61.2% of Office employees and 27.8% Non-Office employees.

PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under formal or informal arrangements. Of the establishments surveyed data reveal rest periods are not granted to approximately 25% of Management/Professional and Office employees and 13% of Non-Office employees. For employees who are granted rest periods the majority receive two breaks of 15 minutes duration.

TABLE 19-A

PAID REST PERIODS*

Incidence	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
<hr/>			
Granted**			
- one 10 minute break	0.6	1.3	3.0
- one 15 minute break	5.0	13.6	1.8
- two 10 minute breaks	2.9	8.5	12.9
- two 15 minute breaks	49.7	50.7	57.7
- discretionary	11.8	1.3	1.5
- other	1.3	2.7	7.5
Not granted	<u>28.7</u>	<u>21.9</u>	<u>15.6</u>
	100.0	100.0	100.0

* Data used to produce Table 19-A were extracted from Volume 1, page 202.

** These figures were calculated from percentages given in Volume 1, page 202.

P A Y S U P P L E M E N T S

- OVERTIME COMPENSATION
- SHIFT WORK COMPENSATION
- CALL-BACK PAY
- STAND-BY PAY
- PAY FOR REGULARLY SCHEDULED
WEEKEND WORK
- ACTING PAY

PAY SUPPLEMENTS

OVERTIME COMPENSATION

Overtime compensation is defined as a formal policy of pay or time off for work performed in excess of the standard daily or weekly hours of work. Compensation for overtime worked is almost universal for employees in the Office and Non-Office categories. For personnel in the Management/Professional category, however, survey responses reveal that 50.6% were not compensated for overtime worked. Table 20-A provides information on the incidence and characteristics of overtime compensation broken down into the three employee categories studied.

TABLE 20-A

OVERTIME COMPENSATION*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Overtime compensated**			
All employees	40.0	92.1	98.3
Some employees	8.8	5.6	1.7
Overtime not compensated	50.6	2.3	0.0
No overtime worked	<u>0.6</u>	<u>0.0</u>	<u>0.0</u>
	100.0	100.0	100.0

* Data used to produce Tables 20-A to 20-D have been extracted from Volume 1, pages 224 to 231.

** These figures were calculated from percentages given in Volume 1, page 224.

The most common basis of eligibility for overtime compensation in the Management/Professional group was found to be position level.

Where overtime is compensated, some establishments have a policy whereby the employee had the option of taking compensation for time worked in excess of normal hours either in the form of cash or time off in lieu. The following table shows the form of compensation received for overtime.

TABLE 20-B

FORM OF OVERTIME COMPENSATION*

Form of Compensation	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Cash only	14.7	39.4	73.1
Leave only	3.2	0.5	0.0
Choice of cash or leave	79.7	53.2	23.7
Combination of cash and leave	<u>2.4</u>	<u>6.9</u>	<u>3.2</u>
	100.0	100.0	100.0

TABLE 20-C

LEAVE AS OVERTIME COMPENSATION*

When Compensation is in the Form of Leave it is Granted at the Rate of:	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Straight time	25.2	19.5	4.4
Time & a half	23.3	11.3	2.0
Double time	3.9	8.7	6.2
Varies according to applicable overtime rate	31.0	20.9	12.5
Varies on another basis	1.9	0.1	1.7
Cash only	<u>14.7</u>	<u>39.5</u>	<u>73.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 20-A.

TABLE 20-D

RATE OF OVERTIME COMPENSATION*

Rate of Pay for Overtime	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
On a normal working day			
1T for all hours	15.7	0.3	0.0
1.5T for all hours	52.7	51.5	49.7
2T for all hours	4.5	17.5	15.7
1.5T then 2T after 2 to 4 hours	14.3	21.2	32.0
Other basis	10.5	9.0	2.6
Leave only	<u>2.3</u>	<u>0.5</u>	<u>0.0</u>
	100.0	100.0	100.0
<hr/>			
On the first day of rest			
1T for all hours	7.4	2.0	0.0
1.5T for all hours	61.4	53.9	49.7
2T for all hours	5.6	23.5	18.6
1.5T then 2T after 2 to 10 hours	14.9	10.9	30.1
Other basis	8.0	8.8	1.6
No overtime worked this day	0.4	0.4	0.0
Leave only	<u>2.3</u>	<u>0.5</u>	<u>0.0</u>
	100.0	100.0	100.0
<hr/>			
On the second day of rest			
1T for all hours	7.4	1.9	0.0
1.5T for all hours	53.5	28.1	30.1
2T for all hours	16.8	51.0	57.4
1.5T then 2T after 2 to 10 hours	11.4	1.0	7.9
Other basis	8.2	8.8	2.9
No overtime worked this day	2.0	8.7	1.7
Leave only	<u>0.7</u>	<u>0.5</u>	<u>0.0</u>
	100.0	100.0	100.0
<hr/>			

* See footnote at end of Table 20-A.

TABLE 20-D (Cont.)

Rate of Pay for Overtime	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
On a holiday which falls on a normal working day			
Normal day's pay or another day-off plus			
- 1T for all hours	7.8	1.2	2.4
- 1.1T to 1.5T for all hours	56.8	40.2	30.7
- 2T for all hours	14.1	43.7	38.0
- 1.5T then 2T after 2 to 9.5 hours	9.3	2.2	16.2
- Other basis	5.5	4.1	11.4
- No overtime worked these days	2.7	8.3	1.3
- Leave only	<u>3.8</u>	<u>0.3</u>	<u>0.0</u>
	100.0	100.0	100.0
<hr/>			

SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Survey replies showed that the incidence of shift work was most prevalent in the Non-Office category and also that a majority of these employees were compensated in the form of premium pay.

TABLE 21-A

SHIFT WORK COMPENSATION*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Shift work compensated	34.1	73.0	96.8
Shift work not compensated	15.1	7.5	1.8
No shift work	<u>50.8</u>	<u>19.5</u>	<u>1.4</u>
	100.0	100.0	100.0

* Data used to produce Tables 21-A and 21-B have been extracted from Volume 1, pages 235 to 237.

TABLE 21-B

COMPENSATION FORMULA AND RATE OF SHIFT PREMIUM*

Shift	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Evening shift			
Per cent of salary			
3% to 8%	1.0	5.7	7.3
10%	12.7	14.7	2.6
15%	0.0	0.7	0.0
Built into salary	6.3	13.9	0.3
Dollars per week			
\$10.00 to \$20.00	11.9	2.8	0.0
Dollars per shift			
\$1.20 to \$2.50	0.0	5.9	1.3
\$3.00 to \$4.00	4.4	2.6	1.1
Variable dollar amount	3.5	1.2	0.9
Cents per hour			
\$0.10 to \$0.25	0.0	7.9	24.5
\$0.26 to \$0.39	13.0	10.9	24.8
\$0.40 to \$0.60	16.3	29.6	28.6
\$0.70 to \$1.00	10.0	1.4	2.5
Other formula	20.9	1.2	0.6
No evening shifts worked	0.0	0.7	4.7
No premium for evening shift	<u>0.0</u>	<u>0.8</u>	<u>0.8</u>
	100.0	100.0	100.0

* See footnote at end of Table 21-A.

TABLE 21-B (Cont.)

Shift	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Night shift			
Per cent of salary			
3% to 8%	0.0	3.6	3.0
10% to 15%	13.7	18.3	7.1
Built into salary	6.3	13.9	0.3
Dollars per week			
\$12.00 to \$20.00	11.9	2.8	0.0
Dollars per shift			
\$1.96 to \$2.50	0.0	5.1	1.3
\$3.00 to \$4.00	2.3	3.4	1.1
Variable dollar amount	3.5	1.2	0.7
Cents per hour			
\$0.10 to \$0.26	0.0	2.0	13.5
\$0.30 to \$0.37	7.3	9.1	21.3
\$0.40 to \$0.55	12.0	23.3	33.0
\$0.60 to \$1.01	20.0	16.2	14.6
Other formula	20.9	0.6	0.6
No night shift worked	<u>2.1</u>	<u>0.5</u>	<u>3.5</u>
	100.0	100.0	100.0

CALL-BACK PAY

Call-back pay is additional compensation provided for the recall to work of an off-duty employee. This compensation is separate and distinct from overtime compensation. Typically this benefit applies to employee groups such as nurses and engineers in the Management/Professional category; technicians in the Office category; and maintenance crews in the Non-Office category. Survey data reveal that there was no requirement for call-back work for 36.7% of the Management/Professional employees, 29% of the Office employees and 5.1% of the Non-Office employees. Of the establishments reporting an incidence of call-back duty a compensation policy was in place covering 35.5% of the Management/Professional employees, 78.5% of the Office employees and 97.2% of the Non-Office employees.

TABLE 22-A

MINIMUM GUARANTEED COMPENSATION FOR CALL-BACK*

On a Normal Working Day	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
2 hours' pay	0.0	0.7	0.5
3 to 3.8 hours' pay	41.5	13.5	4.0
4 hours' pay	22.9	34.1	49.8
4.5 to 5 hours' pay	23.1	31.0	19.3
6 hours' pay	12.5	10.9	19.4
6.5 to 8 hours' pay	0.0	7.2	6.9
Other method of compensation	0.0	1.9	0.1
No call-back	<u>0.0</u>	<u>0.7</u>	<u>0.0</u>
	100.0	100.0	100.0

* Data used to produce Table 22-A have been extracted from Volume 1, pages 241 and 242.

There is additional compensation provided to cover transportation costs to 58.5% of Management/Professional, 37.1% of Office and 23.4% of Non-Office employees when they are called-back.

On days of rest and on holidays the compensation policy for call-back is the same as on a normal working day for 91.9% of the Management/Professional employees, 80.9% of the Office employees and 82% of the Non-Office employees.

STAND-BY PAY

Stand-by pay is additional compensation for time when specifically designated employees are required to be available for duty outside their normal working hours. Survey findings show that there was no requirement for stand-by duty affecting 55.6% of Management/Professional employees, 58.4% of Office employees and 58% of Non-Office employees. Of the establishments where employees were required to work stand-by, 48.2% of Management/Professional employees, 73.1% of Office employees and 62.1% of Non-Office employees were compensated.

TABLE 23-A

COMPENSATION FOR STAND-BY ON A NORMAL WORKING DAY*

Characteristics	Percentage of Employees Covered**		
	Management/ Professional	Office	Non-Office
Dollars and cents formulae			
\$0.50 to \$1.00 per hour	19.2	11.3	7.0
\$1.25 to \$1.75 per hour	25.0	5.9	7.2
\$10.00 to \$11.00 per shift	12.6	20.6	7.2
\$5.00 to \$7.50 per day	0.0	1.8	0.2
\$10.00 per day	0.0	24.9	20.7
\$15.00 to \$16.00 per day	2.7	2.0	0.0
\$30.00 to \$125.00 per week	3.1	1.4	2.2
Other dollar formula	5.1	0.0	0.0
Hours of pay formulae			
1.0 to 1.5 hours per shift	17.5	19.9	8.1
1.0 to 1.5 hours per day	5.9	6.1	6.3
2.0 to 4.0 hours per day	2.9	2.4	5.4
7.25 to 8.0 hours per week	0.0	0.6	7.2
Other hours of pay formulae	0.0	1.8	28.5
Other formulae	6.0	0.0	0.0
No stand-by on normal working days***	0.0 100.0	1.3 100.0	0.0 100.0

* Data used to produce Table 23-A have been extracted from Volume 1, pages 245 to 246.

** These figures were calculated from percentages given in Volume 1, pages 245 and 246.

*** These percentages refer to employees eligible for stand-by pay only on a day of rest or holiday.

For 71.3% of the Management/Professional employees, 52.8% of the Office employees and for 34.4% of the Non-Office employees the compensation for stand-by on days of rest and holidays is the same as on a normal working day.

When employees on stand-by are called back to work the majority of them received both stand-by and call-back pay. The survey results show that 54.8% of the Management/Professional employees, 65% of the Office employees and 73.8% of the Non-Office employees receive both types of compensation in such circumstances.

PAY FOR REGULARLY SCHEDULED WEEKEND WORK

Some employees are required to work on Saturday and/or Sunday on a regularly scheduled basis. In many instances a premium is paid to employees who work on those days. Table 24-A summarizes the survey findings in 1984.

TABLE 24-A

PAY FOR REGULARLY SCHEDULED WEEKEND WORK*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Incidence			
Regularly scheduled weekend work compensated	15.2	23.7	41.2
Regularly scheduled weekend work not compensated	25.3	34.9	42.0
No regularly scheduled weekend work	<u>59.5</u>	<u>41.4</u>	<u>16.8</u>
	100.0	100.0	100.0
<hr/>			
Premium rate for work on Saturday			
Percent of salary			
3% to 10% of all hours	0.0	3.7	0.0
13% for all hours	0.0	20.6	11.0
25% to 50% for all hours	20.3	19.9	7.2
Dollars per hour			
\$0.25 to \$0.75	22.5	1.9	8.9
\$0.95 to \$1.99	2.0	4.5	5.5
Dollars per shift			
\$3.00 to \$7.50	7.8	4.2	1.5
Other	8.2	9.4	1.4
No Premium Paid for Saturday Work	39.2	35.8	51.9
No Saturday work	<u>0.0</u>	<u>0.0</u>	<u>12.6</u>
	100.0	100.0	100.0
<hr/>			

* Data used to produce Table 24-A have been extracted from Volume 1, pages 250 and 251.

TABLE 24-A (Cont.)

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Premium rate for work on Sunday			
Percent of salary			
5% to 38% for all hours	1.3	24.3	11.3
50% for all hours	4.7	30.6	31.2
100% for all hours	20.3	12.2	3.4
Dollars per hour			
\$0.25 to \$0.35	0.0	0.0	33.6
\$0.50 to \$0.80	22.5	1.9	5.9
\$1.00 to \$4.00	2.0	6.8	13.0
Dollars per shift			
\$2.80	0.0	9.6	0.0
Other Formula	41.4	9.4	1.4
No Sunday work	<u>7.8</u>	<u>4.2</u>	<u>0.2</u>
	100.0	100.0	100.0

Of the establishments reporting an incidence of regularly scheduled work approximately 24% report a higher premium is paid for work on a Sunday when both Saturday and Sunday are worked.

ACTING PAY

Acting pay is additional compensation received by an employee for undertaking on an interim basis the duties and responsibilities of a position having a higher rate of pay than the position held by this employee. Table 25-A shows the incidence of acting pay and the length of time an employee must perform duties at the higher level to receive additional compensation.

TABLE 25-A

ACTING PAY*

Incidence & Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Incidence			
Compensated	38.3	72.7	91.2
Not compensated	51.4	23.0	6.2
No acting assignments	<u>10.3</u>	<u>4.3</u>	<u>2.6</u>
	100.0	100.0	100.0
Qualifying period			
1 day or less	22.2	29.1	23.2
2 to 5 days	10.7	13.9	2.7
7 to 17 days	1.4	10.2	2.3
20 to 30 days	37.7	7.1	3.9
Other Period	0.5	3.2	0.7
No qualifying period	18.6	23.2	64.5
No formal policy	<u>8.9</u>	<u>13.3</u>	<u>2.7</u>
	100.0	100.0	100.0

* Data used to produce Table 25-A have been extracted from Volume 1, pages 254 and 255.

M I S C E L L A N E O U S P O L I C I E S
A N D P R A C T I C E S

- SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
- CONTINUING PART-TIME EMPLOYEES

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

Some organizations have a policy whereby a cash settlement or paid leave is granted to employees who retire or whose employment terminates owing to disability, layoff (which may or may not be the result of technological change), resignation, dismissal or death. These payments are in addition to any payment for earned vacation or accumulated sick leave credits to which the employee was entitled.

For the majority of establishments having such a policy, this cash payment or leave entitlement is based on an established formula. Survey investigation shows a variety of formulae existed but, in most cases, the amount of cash or the length of leave granted is related to the employee's length of service with the organization.

TABLE 26-A

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES*

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Formal plan provided	50.9	47.0	41.3
Unwritten practice only	30.7	22.2	7.0
No plan provided	<u>18.4</u>	<u>30.8</u>	<u>51.7</u>
	100.0	100.0	100.0

* Data used to produce Tables 26-A and 26-B have been extracted from Volume 1, pages 263 to 267.

Details pertaining to formulae for severance pay and retirement allowances follow. All percentages are based on establishments reporting formal plans only.

Resignation

Analysis of survey data reveals that approximately 98% of the establishments do not provide severance pay on resignation.

Dismissal for Cause

Survey data show that no severance pay is granted for dismissal for cause by approximately 89% of the establishments for the Management/Professional and Office groups and 97% for the Non-Office groups. Various flexible policies are used by the small percentage of establishments who responded positively.

TABLE 26-B

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES FORMULAE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Layoff for Reasons Other Than Technological Change			
Uniform number of days of pay per year of service			
- 5 to 6 days	5.3	10.0	17.5
- 2 weeks	1.9	4.3	3.2
- 1 month	7.5	4.5	1.4
Variable number of days of pay per year of service	29.8	26.8	10.9
Other formula	10.6	10.6	6.8
Not granted	<u>44.9</u>	<u>43.8</u>	<u>60.2</u>
	100.0	100.0	100.0

* See footnote at end of Table 26-A.

TABLE 26-B (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Layoff Due to Technological Change			
Uniform number of days of pay per year of service			
- 2 days	0.0	0.3	0.7
- 5 to 6 days	6.2	12.9	17.6
- 2.0 to 2.4 weeks	1.7	3.3	2.8
- 1 month	7.5	4.5	1.4
Variable number of days of pay per year of service	28.2	26.5	21.4
Other formula	12.3	13.4	5.7
Not granted	<u>44.1</u>	<u>39.1</u>	<u>50.4</u>
	100.0	100.0	100.0
<hr/>			
Death			
2 to 10 days per year of service	6.4	3.5	6.3
1 month's pay	4.9	5.1	3.1
Other formula	4.6	8.5	3.1
Not granted	<u>84.1</u>	<u>82.9</u>	<u>87.5</u>
	100.0	100.0	100.0
<hr/>			

TABLE 26-B (Cont.)

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Retirement Due to Disability			
Uniform number of days of pay per year of service			
- 1.0 to 2.5 days	7.4	5.2	6.7
- 1 week	0.0	5.6	2.1
Variable number of days of pay per year of service	0.6	1.2	2.3
Other formula	5.2	4.3	4.7
Not granted	<u>86.8</u>	<u>83.7</u>	<u>84.2</u>
	100.0	100.0	100.0
Retirement			
Uniform number of days of pay per year of service			
- 1 to 3 days	7.9	6.1	7.0
- 1 week	0.0	6.5	5.0
- 2 weeks	0.7	0.0	0.0
Variable number of days of pay per year of service	2.3	3.1	3.6
Other formula	43.4	32.6	31.1
Not granted	<u>45.7</u>	<u>51.7</u>	<u>53.3</u>
	100.0	100.0	100.0

CONTINUING PART-TIME EMPLOYEES

For this study, continuing part-time employees are taken to mean regular staff members whose hours of work are shorter than the establishment's normal working hours. Seasonal or casual employees, e.g. summer or casual help hired for vacation periods, are excluded from this group.

It should be noted that the figures presented under "Incidence - Number" represent the total number of continuing part-time employees in establishments which indicated that such employees were present. Several establishments reported that no information was available on the number of these employees and for tabulation purposes, the Bureau considered that these establishments employed no continuing part-time employees.

TABLE 27-A

CONTINUING PART-TIME EMPLOYEES*

Incidence - Number	Management/ Professional	Office	Non-Office
Number of establishments**	32	85	43
Number of continuing part-time employees	3,122	3,820	13,085

* Data used to produce Tables 27-A to 27-C have been extracted from Volume 1, pages 275 and 276.

** The number of establishments reporting continuing part-time employees on their staff.

Survey respondents were asked to report how many hours were in the normal work week for the majority of continuing part-time employees in each category. Table 27-B is a summary of these findings.

TABLE 27-B

PART-TIME EMPLOYEES - HOURS IN THE NORMAL WORK WEEK*

Number of Hours	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
10 hours or less	0.1	0.0	0.3
14 to 16 hours	4.8	26.6	2.3
17 to 24 hours	17.7	29.7	25.5
25 to 32 hours	0.1	1.7	9.8
Variable hours per week	<u>77.3</u>	<u>42.0</u>	<u>62.1</u>
	100.0	100.0	100.0

* See footnote at end of Table 27-A.

TABLE 27-C

PART-TIME EMPLOYEES - BENEFIT COVERAGE*

Characteristics	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
<hr/>			
Life, health and sickness plans			
Same policy as for full-time employees	63.6	35.7	18.5
Different policy	18.0	27.0	23.8
No coverage	<u>18.4</u>	<u>37.3</u>	<u>57.7</u>
	100.0	100.0	100.0
<hr/>			
Pensions			
Same policy as for full-time employees	36.8	32.3	5.9
Different policy	13.2	5.5	0.2
No coverage	39.6	54.9	92.4
Other	<u>10.4</u>	<u>7.3</u>	<u>1.5</u>
	100.0	100.0	100.0
<hr/>			
Overtime premiums			
Paid after part-time hours worked	0.1	2.7	9.8
Paid after full-time hours worked	74.7	91.6	82.3
Time off in lieu only	0.0	0.1	0.0
No provisions	11.9	0.9	0.1
No overtime worked	<u>13.3</u>	<u>4.7</u>	<u>7.8</u>
	100.0	100.0	100.0
<hr/>			
Cash in lieu of insured benefits for which part-time employees are not eligible			
Paid	22.5	20.4	0.8
Not paid	<u>77.5</u>	<u>79.6</u>	<u>99.2</u>
	100.0	100.0	100.0
<hr/>			

* See footnote at end of Table 27-A.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART III

EMPLOYER AND EMPLOYEE
EXPENDITURES

BENEFITS AND WORKING CONDITIONS

PART III: EMPLOYER AND EMPLOYEE EXPENDITURES

General

This section of the report provides information on expenditures incurred by both employers and employees in the provision of selected benefits and working conditions. As in the 1982 survey, information is being published on the expenditures incurred in the provision of specific benefits. In many cases, the employee's contribution is significant and the tables on these expenditures will doubtless provide the user with a clearer understanding of the overall cost of the benefits.

The information presented is based on data obtained in the Bureau's 1984 survey of Employee Benefits and Working Conditions. It should be noted that the expenditures identified pertain to expenditures incurred in 1983 or the fiscal year which most closely coincides with that calendar year. Of the 160 establishments included in the survey sample, 100 or 62.5% supplied expenditure data which are included in this section of the report.

Collection and Processing of Data

Respondents were asked to submit information on the costs incurred in the provision of individual benefits for full-time employees in the Office and Non-Office categories separately. Management/Professional employees are included in the Office category. This differs from Part II of this report where incidence and characteristics data are presented separately for Management/Professional employees. In organizations of a national or regional nature where benefit cost records were maintained on a company-wide basis, it was sometimes difficult to obtain data pertaining to costs applicable to the establishments being surveyed. In these instances proration was necessary. Two methods of proration have been utilized. For those benefits where costs are related to income such as paid vacations, data were prorated according to the size of the payroll budget for the establishment concerned. For benefits not related to income, for example, supplementary health insurance, expenditures were prorated according to the number of employees. When no record figures were available, respondents were asked to provide reasonable estimations utilizing methods of estimation provided by the Bureau. Every effort was made to check the accuracy of the data submitted. Each return was carefully edited and apparent inconsistencies verified or corrected.

Presentation of Data

Individual benefit expenditures are expressed in two ways; as a mean percent of straight-time payroll and on a dollars per employee basis, broken down by Office and Non-Office employee categories separately and for both categories combined.

Where 0.0% appears in the Mean Percent column in conjunction with a dollar amount in the Mean Dollars column, the reader should be aware this indicates that the actual figure is less than .1%.

Percentage of Payroll

This measure is derived by dividing the benefit cost by the straight-time payroll. The straight-time payroll excludes the following: overtime pay, pay for work performed on a holiday, shiftwork and other premium pay, profit sharing contributions, severance pay and various other types of pay such as reporting pay, acting pay, etc.

Dollars Per Employee

This measure is obtained by dividing the annual expenditure by the annual average number of employees. The number of employees refers to the total number of Office and Non-Office employees and not only to those participating in, or in receipt of, a given benefit.

Employees Covered

Identified on all tables are the percentages of employees for whom percentage of salary and dollars per employee have been calculated. The reader is cautioned that the number of employees covered differs from benefit to benefit and also according to whether the presentation is based on actual or estimated data for participating establishments.

Basis of Presentation

There are several possible ways of expressing expenditure data. Two methods of calculation have been utilized in this report, and it is important that the user be fully aware of both before undertaking any analysis of the data.

As in previous reports, expenditure costs for a given benefit have been calculated on the basis of only those establishments providing expenditure data for that benefit. Not included are establishments which did not offer the benefit, establishments which, having the benefit, did not incur any expenditure or establishments which offered the benefit but were unable to provide actual or estimated data. Falling into this category were establishments whose benefits were contained in a joint benefit package. Consideration was given to separating the costs contained in the joint benefit packages into individual component benefits. However, none of the estimating procedures examined was found to be completely satisfactory. Tables based on establishments providing only actual or estimated data are identified by an "A". The figures contained in these tables are identical to those reported in Benefits and Working Conditions 1984, Volume 2, Expenditures, Canada. IT IS NOT POSSIBLE STATISTICALLY TO SUM THE AVERAGE COSTS OF INDIVIDUAL BENEFITS TABLES DESIGNATED BY AN "A" WHEN "NIL EXPENDITURES" HAVE BEEN EXCLUDED.

However, in order to provide the user with a look at employee benefit costs from a different perspective, average costs were also calculated for all participating establishments, including establishments which did not offer the benefit but excluding establishments which offered the benefit but could not provide estimated or actual cost information. This method of calculation applies to tables identified by a "B". As "Nil Expenditures" have been included, it is statistically possible to derive total expenditure costs in terms of both dollars and percentages by summing the average costs for the individual benefits for whatever elements of compensation the user wishes to include in the module or package.

Individual Benefits

Information on the cost of 21 individual benefits is provided in this section. Employer and employee costs are reported separately. Both direct and indirect costs are included; excluded are costs incurred in the administration of the benefit plans.

The characteristics of benefit plans greatly influence the expenditure on or cost of these plans. There are however, other factors that influence the costs which may at a given point in time cause significant variations in the cost of two plans with identical characteristics. Some of the factors which impact on the cost of benefits are listed below:

1. The level of salaries or wages and the number of hours worked affect expenditures on various forms of pay for time not worked. This factor may also indirectly influence expenditures on group life insurance, sickness indemnity and pension plans where the level of benefit received is related to employee earnings.
2. The size of the organization.
3. The age/sex distribution and length of service of the employee population influence the participation in and utilization of contingent graduated benefits.
4. The method of funding and the investment policies of pension plan trustees as well as the nature of the pension plan itself.
5. The impact of the collective bargaining process.
6. The degree of astuteness exercised by the employer in negotiating with insuring companies.
7. The extent of employee participation in voluntary plans.
8. The eligibility requirements for participation in benefit plans and the exclusion of groups of employees.
9. The share of the premium paid by the employees participating in insured benefit plans.
10. The experience in one year, which may influence the expenditure required to provide insured benefits in subsequent years.
11. The impact of government legislation.
12. In instances where treatment of employees within the same category is different, Volume 1 reports on the incidence and characteristics of the benefit which applies to the greatest number of employees, whereas generally all costs are reported under Expenditures.

TABLE 28-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	100.0	4.4	1,293
- Paid Vacations	100.0	7.2	2,114
- Paid Sick Leave	84.5	2.3	686
- Paid Personal Leave	77.3	0.6	176
- Paid Rest Periods	68.7	4.9	1,391
Pay Supplements			
- Overtime and Holiday Work Pay	93.9	2.2	659
- Shift-Work Compensation	67.8	0.2	69
Financial Benefits			
- Severance Pay	39.2	0.4	119
- Retirement Allowances	44.9	1.2	349
Legislated Benefits			
- Workers' Compensation	89.0	1.0	301
- Unemployment Insurance	99.2	1.9	569
- Canada/Quebec Pension Plans	98.4	1.1	320
Group Life Insurance and Related Plans	86.9	0.6	176
Health Insurance Plans			
- Provincial Health Care **	52.4	0.8	237
- Quebec and Manitoba Health Insurance ***	31.8	2.8	820
- Supplementary Health Insurance	85.9	0.3	94
- Dental Care Plans	83.8	0.7	190
Salary Continuation Plans			
- Sickness Indemnity Insurance	1.5	0.5	136
- Combined Sick Leave & Sickness Indemnity	7.5	2.0	539
- Long-Term Disability Insurance	69.0	0.5	151
- Supplementary Unemployment Insurance	6.0	0.0	15
Private Pension Plans	84.2	7.4	2,198

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit, establishments which, having the benefit did not incur any expenditure and establishments where the benefit was present but data were not available.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec and Manitoba Health Insurance based only on employees residing in the Provinces of Quebec and Manitoba.

TABLE 28-B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	81.9	24,154
Paid Time Away From Duty			
- Paid Holidays	100.0	4.4	1,293
- Paid Vacations	100.0	7.2	2,114
- Paid Sick Leave	93.5	2.1	620
- Paid Personal Leave	78.8	0.6	172
- Paid Rest Periods	87.8	3.8	1,088
STRAIGHT-TIME PAY	100.0	100.0	29,441
Pay Supplements			
- Overtime and Holiday Work Pay	96.6	2.2	641
- Shift-Work Compensation	87.0	0.2	54
Financial Benefits			
- Severance Pay	81.8	0.2	57
- Retirement Allowances	87.5	0.6	179
GROSS PAY***	100.0	105.4	31,038
Legislated Benefits			
- Workers' Compensation	95.3	0.9	281
- Unemployment Insurance	99.2	1.9	569
- Canada/Quebec Pension Plans	98.4	1.1	320
Group Life Insurance and Related Plans	86.9	0.6	176
Health Insurance Plans			
- Provincial Health Care****	99.0	0.4	125
- Quebec and Manitoba Health Care	94.2	0.9	276
- Supplementary Health Insurance	92.4	0.3	88
- Dental Care Plans	96.1	0.6	166
Salary Continuation Plans			
- Sickness Indemnity Insurance	100.0	0.0	2
- Combined Sick Leave & Sickness Indemnity	95.6	0.1	43
- Long-Term Disability Insurance	94.5	0.4	110
- Supplementary Unemployment Insurance	97.2	0.0	1
Private Pension Plans	88.1	7.1	2,102

* Excluded only are those establishments where the benefit was present but data were not available.

** These figures have been computed by subtracting from Straight-Time payroll costs the estimated and actual paid time away from duty costs.

*** Not all taxable benefits included in gross payroll costs have been identified on this table.

**** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 29-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	99.2	4.2	1,007
- Paid Vacations	99.2	7.9	1,872
- Paid Sick Leave	42.9	2.8	706
- Paid Personal Leave	68.0	0.5	112
- Paid Rest Periods	88.5	4.6	1,099
Pay Supplements			
- Overtime and Holiday Work Pay	95.9	8.0	1,907
- Shift-Work Compensation	95.6	1.4	337
Financial Benefits			
- Severance Pay	14.1	0.3	69
- Retirement Allowances	16.3	1.5	385
Legislated Benefits			
- Workers' Compensation	94.7	2.0	488
- Unemployment Insurance	98.6	2.4	564
- Canada/Quebec Pension Plans	99.3	1.3	311
Group Life Insurance and Related Plans	88.2	0.5	119
Health Insurance Plans			
- Provincial Health Care **	51.5	1.4	339
- Quebec and Manitoba Health Insurance ***	24.1	3.0	677
- Supplementary Health Insurance	80.7	0.6	135
- Dental Care Plans	82.8	0.8	196
Salary Continuation Plans			
- Sickness Indemnity Insurance	27.6	1.8	439
- Combined Sick Leave & Sickness Indemnity	17.5	4.1	917
- Long-Term Disability Insurance	50.1	0.9	213
- Supplementary Unemployment Insurance	11.6	1.0	246
Private Pension Plans	83.3	7.0	1,718

- * Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit, establishments which, having the benefit did not incur any expenditure and establishments where the benefit was present but data were not available.
- ** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.
- *** Quebec and Manitoba Health Insurance based only on employees residing in the Provinces of Quebec and Manitoba.

TABLE 29-8
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	81.6	19,572
Paid Time Away From Duty			
- Paid Holidays	99.2	4.2	1,007
- Paid Vacations	99.2	7.9	1,872
- Paid Sick Leave	99.7	1.3	304
- Paid Personal Leave	70.1	0.5	108
- Paid Rest Periods	95.4	4.3	1,019
STRAIGHT-TIME PAY	100.0	100.0	23,882
Pay Supplements			
- Overtime and Holiday Work Pay	98.3	7.8	1,861
- Shift-Work Compensation	97.4	1.4	331
Financial Benefits			
- Severance Pay	83.7	0.0	12
- Retirement Allowances	86.5	0.3	73
GROSS PAY***	100.0	111.6	26,657
Legislated Benefits			
- Workers' Compensation	94.7	2.0	488
- Unemployment Insurance	98.6	2.4	564
- Canada/Quebec Pension Plans	99.3	1.3	311
Group Life Insurance and Related Plans	89.4	0.5	117
Health Insurance Plans			
- Provincial Health Care****	98.4	0.7	177
- Quebec and Manitoba Health Care	85.0	0.8	192
- Supplementary Health Insurance	90.4	0.5	121
- Dental Care Plans	96.8	0.7	168
Salary Continuation Plans			
- Sickness Indemnity Insurance	96.2	0.5	126
- Combined Sick Leave & Sickness Indemnity	95.6	0.7	168
- Long-Term Disability Insurance	91.0	0.5	117
- Supplementary Unemployment Insurance	97.8	0.1	29
Private Pension Plans	92.7	6.4	1,545

- * Excluded only are those establishments where the benefit was present but data were not available.
- ** These figures have been computed by subtracting from Straight-Time payroll costs the estimated and actual paid time away from duty costs.
- *** Not all taxable benefits included in gross payroll costs have been identified on this table.
- **** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 30-A
MEAN ANNUAL EMPLOYER EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
Paid Time Away From Duty			
- Paid Holidays	99.7	4.3	1,182
- Paid Vacations	99.7	7.4	2,020
- Paid Sick Leave	68.3	2.1	691
- Paid Personal Leave	73.5	0.5	153
- Paid Rest Periods	76.4	4.3	1,260
Pay Supplements			
- Overtime and Holiday Work Pay	94.7	4.2	1,150
- Shift-Work Compensation	78.6	0.6	196
Financial Benefits			
- Severance Pay	29.4	0.3	110
- Retirement Allowances	33.8	1.1	355
Legislated Benefits			
- Workers' Compensation	91.2	1.4	376
- Unemployment Insurance	99.0	2.1	567
- Canada/Quebec Pension Plans	98.7	1.2	316
Group Life Insurance and Related Plans	87.4	0.5	153
Health Insurance Plans			
- Provincial Health Care **	52.0	1.0	276
- Quebec and Manitoba Health Insurance ***	28.8	2.8	773
- Supplementary Health Insurance	83.9	0.4	110
- Dental Care Plans	83.4	0.7	192
Salary Continuation Plans			
- Sickness Indemnity Insurance	11.6	1.1	414
- Combined Sick Leave & Sickness Indemnity	11.4	2.1	765
- Long-Term Disability Insurance	61.7	0.5	170
- Supplementary Unemployment Insurance	8.2	0.5	143
Private Pension Plans	83.9	7.3	2,013

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit; establishments which having the benefit did not incur any expenditure and establishments where the benefit was present but data were not available.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Quebec and Manitoba Health Insurance based only on employees residing in the Provinces of Quebec and Manitoba.

TABLE 30-B
MEAN ANNUAL EMPLOYER EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
PAY FOR STRAIGHT-TIME WORKED**	100.0	82.2	22,377
Paid Time Away From Duty			
- Paid Holidays	99.7	4.3	1,182
- Paid Vacations	99.7	7.4	2,020
- Paid Sick Leave	95.9	1.7	492
- Paid Personal Leave	75.5	0.5	149
- Paid Rest Periods	90.8	3.9	1,060
STRAIGHT-TIME PAY	100.0	100.0	27,280
Pay Supplements			
- Overtime and Holiday Work Pay	97.2	4.1	1,120
- Shift-Work Compensation	91.0	0.6	169
Financial Benefits			
- Severance Pay	82.5	0.1	39
- Retirement Allowances	87.1	0.5	138
GROSS PAY***	100.0	107.5	29,335
Legislated Benefits			
- Workers' Compensation	95.0	1.3	361
- Unemployment Insurance	99.0	2.1	567
- Canada/Quebec Pension Plans	98.7	1.2	316
Group Life Insurance and Related Plans	87.9	0.5	153
Health Insurance Plans			
- Provincial Health Care****	98.8	0.5	146
- Quebec and Manitoba Health Care	90.6	0.9	246
- Supplementary Health Insurance	91.6	0.4	100
- Dental Care Plans	96.4	0.6	166
Salary Continuation Plans			
- Sickness Indemnity Insurance	98.5	0.2	49
- Combined Sick Leave & Sickness Indemnity	95.6	0.3	91
- Long-Term Disability Insurance	93.1	0.4	113
- Supplementary Unemployment Insurance	97.5	0.0	12
Private Pension Plans	89.9	6.8	1,879

* Excluded only are those establishments where the benefit was present but data were not available.

** These figures have been computed by subtracting from Straight-Time payroll costs the estimated and actual paid time away from duty costs.

*** Not all taxable benefits included in gross payroll costs have been identified on this table.

**** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

TABLE 31-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE CATEGORY 1984

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	96.9	1.5	449
- Canada/Quebec Pension Plans	98.4	1.1	313
Group Life Insurance and Related Plans	73.2	0.5	146
Health Insurance Plans			
- Provincial Health Care **	45.8	0.5	155
- Supplementary Health Insurance	37.5	0.1	38
- Dental Care Plans	36.8	0.3	81
Salary Continuation Plans ***			
- Long-Term Disability Insurance	35.0	0.3	95
Private Pension Plans	82.9	3.7	1,087

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit, establishments where the benefit was present but employees did not contribute and establishments where the benefit was present but data were not available.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

TABLE 31-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	29,441
Legislated Benefits			
- Unemployment Insurance	96.9	1.5	449
- Canada/Quebec Pension Plans	98.4	1.1	313
Group Life Insurance and Related Plans	79.8	0.4	133
Health Insurance Plans			
- Provincial Health Care **	99.0	0.2	72
- Supplementary Health Insurance	88.7	0.1	16
- Dental Care Plans	97.7	0.1	31
Salary Continuation Plans ***			
- Long-Term Disability Insurance	94.1	0.1	35
Private Pension Plans	93.8	4.3	1,252

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

TABLE 32-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
NON-OFFICE CATEGORY 1984

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	94.1	1.8	441
- Canada/Quebec Pension Plans	99.3	1.3	301
Group Life Insurance and Related Plans	56.4	0.4	110
Health Insurance Plans			
- Provincial Health Care **	30.0	0.6	144
- Supplementary Health Insurance	30.9	0.1	34
- Dental Care Plans	32.1	0.3	81
Salary Continuation Plans ***			
- Long-Term Disability Insurance	15.4	0.4	118
Private Pension Plans	66.8	4.5	1,122

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit, establishments where the benefit was present but employees did not contribute and establishments where the benefit was present but data were not available.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

TABLE 32-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
NON-OFFICE CATEGORY 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	23,882
Legislated Benefits			
- Unemployment Insurance	94.1	1.8	441
- Canada/Quebec Pension Plans	99.3	1.3	301
Group Life Insurance and Related Plans	91.3	0.3	68
Health Insurance Plans			
- Provincial Health Care **	100.0	0.2	43
- Supplementary Health Insurance	91.2	0.0	12
- Dental Care Plans	99.6	0.1	26
Salary Continuation Plans ***			
- Long-Term Disability Insurance	94.4	0.1	19
Private Pension Plans	89.8	4.7	1,140

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

TABLE 33-A
MEAN ANNUAL EMPLOYEE EXPENDITURE BASED ON
ESTABLISHMENTS REPORTING ACTUAL AND ESTIMATED DATA*
OFFICE AND NON-OFFICE COMBINED 1984

	<u>Employees Covered (% of Sample)</u>	<u>Mean Percent of Straight- Time Payroll</u>	<u>Mean Dollars per Employee/yr</u>
Legislated Benefits			
- Unemployment Insurance	95.8	1.6	446
- Canada/Quebec Pension Plans	98.7	1.1	308
Group Life Insurance and Related Plans	66.7	0.5	134
Health Insurance Plans			
- Provincial Health Care **	39.7	0.5	152
- Supplementary Health Insurance	34.9	0.1	37
- Dental Care Plans	35.0	0.3	81
Salary Continuation Plans ***			
- Long-Term Disability Insurance	27.4	0.3	100
Private Pension Plans	76.7	3.8	1,099

* Includes establishments reporting actual or estimated data. Excludes establishments which did not have the benefit, establishments where the benefit was present but employees did not contribute and establishments where the benefit was present but data were not available.

** Provincial Health Care based on employees residing in B.C., Ont., and Alberta.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

TABLE 33-B
MEAN ANNUAL EMPLOYEE EXPENDITURE
BASED ON PARTICIPATING ESTABLISHMENTS*
OFFICE AND NON-OFFICE COMBINED 1984

	Employees Covered (% of Sample)	Mean Percent of Straight- Time Payroll	Mean Dollars per Employee/yr
STRAIGHT-TIME PAY	100.0	100.0	27,280
Legislated Benefits			
- Unemployment Insurance	95.8	1.6	446
- Canada/Quebec Pension Plans	98.7	1.1	308
Group Life Insurance and Related Plans	84.3	0.4	106
Health Insurance Plans			
- Provincial Health Care **	99.4	0.2	61
- Supplementary Health Insurance	89.7	0.1	14
- Dental Care Plans	98.4	0.1	29
Salary Continuation Plans ***			
- Long-Term Disability Insurance	94.2	0.1	29
Private Pension Plans	92.2	4.3	1,209

* Excluded only are those establishments where the benefit was present but data were not available.

** Provincial Health Care based on all participating establishments including establishments located in provinces which do not levy premiums.

*** Excludes data for Sickness Indemnity Insurance and Combined Paid Sick Leave and Sickness Indemnity Insurance benefit plans, due to the small number of organizations providing data.

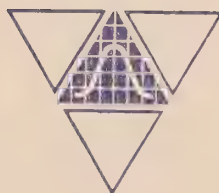
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**EMPLOYEE BENEFITS
AND
WORKING CONDITIONS
CANADA 1988**

PREVALENCE AND CHARACTERISTICS

HIGHLIGHTS



PAY RESEARCH BUREAU

Public Service Staff Relations Board
CANADA



**EMPLOYEE BENEFITS
AND
WORKING CONDITIONS
CANADA 1988**

PREVALENCE AND CHARACTERISTICS

HIGHLIGHTS



PAY RESEARCH BUREAU

Public Service Staff Relations Board
CANADA



Cette publication existe également en français.

Reference: 122-88

THE PAY RESEARCH BUREAU

PURPOSE

The Pay Research Bureau, a component of the Public Service Staff Relations Board, is an impartial compensation research agency which was established by the federal government in 1957. The Bureau obtains information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service to meet the needs of the parties to collective bargaining in the Public Service of Canada or, in the case of occupational classes for which no bargaining agent is certified, as may be requested by the employer.

Important goals governing the Pay Research Bureau's activities include the provision of impartial, accurate and timely information while maintaining complete confidentiality of data contributed by our respondents.

ACTIVITIES

The Bureau collects and reports salary and related data on the majority of the occupational classes found in the Public Service. Most of these classes are included in the Bureau's Automated Compensation Data System where pay data are maintained in a bank of information from which Bureau reports are published. Two major reports, AUTOCODS-I and AUTOCODS-II, provide our clients with pay and related information twice a year. A large number of single occupational class reports are published once a year. In addition, an annual report on a variety of occupational classes in the health sector is issued in the fall.

The Bureau also collects and reports data on the incidence and characteristics of a wide variety of benefits and working conditions. The major benefits and working conditions survey covers three categories of employees (management/professional, office and non-office) and is conducted every two years. Periodically, the Bureau also conducts benefits surveys for specific occupational classes when the type and pattern of coverage is likely to differ from the norm because of peculiarities of the class involved.

While these pay and benefits surveys form the backbone of the Bureau's program, we do survey and publish reports on a variety of related topics. Some are special, one time only projects; others are done on a periodic basis. The Bureau also responds to requests for information from compensation specialists and other interested parties.

DISTRIBUTION POLICY

Most Bureau reports and documents have restrictions on their distribution because of our commitment to survey respondents regarding the confidential reporting of survey findings. In general, the Pay Research Bureau releases its reports to the appropriate officials of the government, the bargaining agents which represent federal government employees and the organizations participating in our surveys. Some reports issued by the Bureau, which are of a general or summary nature, are also made available to those associated with collective bargaining and compensation determination or research or others where such distribution is deemed to be in the public interest.

ENQUIRIES

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

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P.O. Box 1525, Station "B"
Ottawa, Ontario K1P 5V2

Tel: (613) 990-1660



EMPLOYEE BENEFITS AND WORKING CONDITIONS

FOREWORD

This report presents highlights of survey findings on Employee Benefits and Working Conditions as of January 1, 1988.

The Bureau appreciates the importance of the voluntary contribution made by organizations that participate in our survey and research studies. Their co-operation is based on our commitment to treat all information provided by each organization as strictly confidential. We assume full responsibility for the quality and accuracy of the contents.

The use of this report is not restricted and it may be circulated freely within organizations. Contents may be quoted with the source identified.

The report was prepared by J.B. McNabb under the supervision of C. Henderson and the direction of J. MacMillan. The assistance of other Bureau staff who contributed to the survey and the publication of this report is appreciated.

January 1989

Joseph T. Cunningham,
Executive Director.

EMPLOYEE BENEFITS AND WORKING CONDITIONS

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EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART I

SURVEY METHODS

AND SOURCES

EMPLOYEE BENEFITS AND WORKING CONDITIONS

PART I: SURVEY METHODS AND SOURCES

The purpose of this report is to present, for the general reader, an overview of current practices in the area of employee benefits and working conditions. Data used to produce this report were obtained during the 1988 Benefits and Working Conditions Survey.

The Benefits Survey Program

The Benefits survey program collects and reports information on current practices in the area of benefits and working conditions in Canada. The purpose of the survey is to provide the employers and bargaining agents in the federal Public Service with background information for the determination of benefits and working conditions. Survey reports present narrative and statistical information on the incidence and characteristics of benefits and working conditions, based on samples from industry, selected municipal governments and the ten provincial governments. The effective date of the survey is January 1, 1988.

Survey reports contain information on benefits and working conditions for Management/Professional, Office and Non-Office employees. As well information is presented separately on benefits provided to part-time employees. Two main reports are published, one based on the industrial sample and the other based on the provincial governments and the municipal governments sample.

This report highlights for the general reader the 1988 industrial survey findings. Narrative introductions define the scope of each benefit or working condition, and tabular data are inserted for more detailed study.

Planning and Preparation for the Survey

Members of the Advisory Committee on Pay Research, representing the employers and certified bargaining agents of the Public Service of Canada, participated in the development of the survey program at the planning phase. Consultation included identification of the survey requirements and discussion regarding survey methodology and the content of questionnaires. The Pay Research Bureau appreciates their co-operation and contribution.

Establishments participating in the survey are contacted approximately two months prior to the field visits. Survey questionnaires are sent to them two to three weeks in advance of the scheduled interviews to enable them to become familiar with the content in advance of the survey interview.

Before beginning the field work, a two-week briefing session is held to review the benefits plans and working conditions to be surveyed. Anticipated problems relating to survey content and methodology are discussed.

Collection of Data

Field survey work starts in Toronto and after several days of visits, officers meet to discuss problems encountered and to develop consistent approaches for these situations. Subsequently, officers travel across the country, working individually but maintaining contact with the Bureau for co-ordination of interviews and to ensure that technical difficulties are resolved in a consistent manner.

Questionnaires are completed during on-site personal interviews. The Bureau's exception reporting system permits the use of pre-coded questionnaires, requiring only the updating of data from the previous survey and the collection of data for new or revised questions.

Survey Sample

The original sample used for this survey was developed in 1966 by Statistics Canada using Labour Canada's 1966 Wage Rate Survey as its basis. A method was also provided for the replacement of establishments deleted from the survey in future years using a stand-by list of establishments selected from Statistics Canada's business register.

Until 1976, the sample remained essentially unchanged except for substitutions made using the methodology mentioned above. By 1976 Statistics Canada had changed its business register so that the original replacement methodology was no longer viable.

Sample reviews were conducted prior to the 1978 and 1980 surveys with the objective of maintaining a sample reflective of the industrial and geographic distribution of employment in Canada. At that time, the Bureau contacted employers who had expressed a willingness to participate in the survey. In 1980 a back-up list of establishments was developed to provide for future substitutions to the sample. This list has been kept up-to-date and has been used as required prior to each biennial survey. This has permitted the sample to remain reasonably reflective of the Canadian industrial mosaic.

This survey is conducted on an establishment basis. An establishment is defined as: an entire organization, a single operating unit or part of an organization, or a group of units located in a specific geographic area. Each establishment is clearly identifiable and survey information collected is based on the benefits and working conditions that apply specifically to employees located in the establishment surveyed.

Establishments are selected on the basis of geographic and industrial representativity. However, the ability of a company to provide data on the establishment identified is also a consideration.

The industrial sample currently contains 158 establishments representing seven industrial sectors. There are 14 establishments in the municipal sample and all ten provincial governments participate in the survey. For the latter samples, the entire municipal or provincial administration is considered an establishment.

Table 1A summarizes the industrial distribution of the sample for the past six surveys.

TABLE 1-A
BENEFITS SURVEY SAMPLE BY INDUSTRY GROUP

Survey Year	Mining	Manufacturing	Transportation, Communication & Utilities	Trade	Finance, Insurance and Real Estate	Service	Public Admin.	Total
<u>1978</u>								
Estab.	10	68	22	13	10	25	10	158
Empl.	7,307	60,408	75,206	14,932	21,224	46,477	18,421	243,975
<u>1980</u>								
Estab.	8	72	21	18	10	33	10	172
Empl.	9,272	86,832	51,673	29,229	14,568	59,698	19,803	271,075
<u>1982</u>								
Estab.	8	68	23	18	10	32	10	167
Empl.	9,346	89,923	55,587	29,130	18,581	66,098	23,122	291,787
<u>1984</u>								
Estab.	8	63	20	17	11	31	10	160
Empl.	9,022	67,143	50,858	27,131	17,845	61,285	21,316	254,600
<u>1986</u>								
Estab.	9	61	18	16	11	31	8	154
Empl.	9,063	78,824	44,660	24,354	17,605	53,575	18,994	247,075
<u>1988</u>								
Estab.	8	58	20	15	11	28	9	149
Empl.	9,093	86,212	44,306	22,673	20,403	51,426	20,348	254,461

Incidence and characteristics data presented in this report refer to the number of establishments and employees as shown in Table 1-B.

TABLE 1-B

SURVEY COVERAGE

Category	Establishments	Employees
Management/Professional	149	73,525
Office	149	78,799
Non-Office	140	102,137

Edit, Analysis and Presentation of Survey Data

Completed questionnaires are visually edited by the officers responsible for the analysis of various sections of the survey. Following the visual edit data are input to the database and a series of computer edits are produced. Accuracy of the returns is assured by comparison with returns from previous surveys. Apparent anomalies or discrepancies are discussed with the officer who completed the questionnaire or with the contact in the establishment surveyed, and are checked against benefit plan literature or collective agreements obtained at the interview.

Incidence and characteristics data are presented as percentages of the number of full-time Management/Professional, Office and Non-Office employees in participating establishments as of January 1, 1988. Table 1-C presents a summary of incidence data. In Table 1-C and as well throughout this report, data are weighted by the total number of employees in the participating establishments. For conditions that are generally applicable such as hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employees that actually receive the benefit; for other conditions such as shift differentials, which do not apply to all employees, this inference should not be drawn.

TABLE 1-C

SUMMARY OF INCIDENCE

Incidence	Percentage of Employees Covered		
	Management/ Professional	Office	Non-Office
Basic Group Life Insurance	99.8	98.4	95.2
Supplementary Group Life Insurance	75.3	70.8	36.6
Dependants' Life Insurance	62.3	59.0	34.9
Post-Retirement Life Insurance	77.2	79.5	79.7
Survivors' Income Benefits	27.5	28.0	9.9
Accidental Death and Dismemberment Insurance	66.5	65.3	74.1
Business Travel Accident Insurance	61.2	55.4	40.5
Provincial Health Care	100.0	100.0	100.0
Supplementary Health Insurance Plans	98.3	97.3	93.2
Dental Care Plans	85.6	86.7	87.2
Formal Paid Sick Leave Plans	86.6	78.8	44.7
Sickness Indemnity Plans	5.0	4.1	40.3
Combined Formal Paid Sick Leave and Sickness Indemnity Plans	8.0	16.6	12.5
Long-Term Disability Plans	97.2	85.3	76.7
Pension Plans	99.5	99.3	94.1
Hours of Work	100.0	100.0	100.0
Paid Holidays	96.6	100.0	100.0
Paid Vacations	96.6	100.0	100.0
Paid Bereavement Leave	81.4	86.9	98.6
Personal and Parental Leave	79.2	85.9	79.1
Paid Rest Periods	62.8	78.9	89.2
Educational Leave	63.9	45.4	42.3
Time Off for Union Business	28.6	54.4	78.6
Overtime Compensation	48.4	99.8	100.0
Shift Work Compensation	32.8	72.4	95.4
Call-back Pay	28.6	56.1	91.1
Stand-by Pay	31.6	35.2	24.7
Pay for Regularly Scheduled Weekend Work	17.0	26.3	44.0
Acting Pay	46.4	75.3	84.8
Severance Pay Plans and Retirement Allowances	51.9	56.7	47.3

The percentages found in this report are generally extracted directly from the Industrial report. In some instances it is necessary to recalculate percentages in order that data could be presented in summary form. These calculations take several forms, the simplest of which is the combining of percentages for very detailed characteristics into broader categories. In other cases it is necessary to recalculate percentages so that they represent a percentage of all employees eligible for a particular benefit rather than a percentage of a sub-group of those employees.

The user should note that whenever a benefit is provided by employer contributions to a union sponsored plan, these data are excluded.

Each benefit section is introduced by a brief narrative explanation on the nature of the benefit, followed by prevalence data and information pertaining to the characteristic of the benefit.

Characteristics information is presented in one of two ways. Normally, characteristics data represent only those establishments answering the incidence question in a positive manner. However, certain characteristics data reflect percentages which are based not on the original prevalence but on the incidence of a particular characteristic. Where this occurs a full explanation is provided.

Definitions of Terms

The following definitions are provided to assist users of this report.

Industry:	A group of establishments, i.e. companies or operating units engaged in the same or similar type of economic activity. E.g. Mining, Manufacturing, Trade, Transportation, Finance, Service and Public Administration.
Establishment:	An entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the establishment.
Executives:	Officers typically reporting to the presidential level and higher and responsible for the planning, development and implementation of organizational policies. TO BE EXCLUDED FROM THIS SURVEY.
Management Employees:	Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.
Professional Employees:	Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine, or nursing.

Office Employees: Clerical, stenographic, technical and other general office workers and non-office supervisors above the level of working foremen.

Non-Office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

Organizations Surveyed

The Industrial sample contains 158 establishments, however not all establishments reported employees in each category. Consequently only 149 establishments are shown in the incidence tables for the Management/Professional and the Office categories, and only 140 establishments were shown for the Non-Office category.

EMPLOYEE BENEFITS
AND WORKING CONDITIONS

PART II

SURVEY FINDINGS

GROUP LIFE INSURANCE AND RELATED PLANS

GROUP LIFE INSURANCE

SURVIVORS' INCOME BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT

BUSINESS TRAVEL ACCIDENT INSURANCE

GROUP LIFE INSURANCE AND RELATED PLANS

GROUP LIFE INSURANCE PLANS

Group life insurance plans provide life insurance coverage of a predetermined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. The amount of cash settlement is most often expressed as a percentage of salary or a fixed dollar amount. Other formulae base coverage on factors such as age, marital status and number of dependants.

There are a wide variety of group life plans available. Some plans offer employees the option of increasing the amount of coverage under a supplementary provision of the plan. Dependants' life insurance may also be available under the basic plan or as a supplementary option. Still other plans offer protection against permanent disability. In the event of permanent disability, premiums may be waived with the insurance remaining in effect or alternatively, the policy amount or a reduced amount may be paid either as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

Data were gathered from 149 establishments in the industrial sample representing a total employee population of 254,461 employees. Of this number, establishments representing a total employee population of 248,173 reported positively on the availability of group life insurance coverage for employees. However, these employees do not all avail themselves of these benefits. In a few instances, participation in a group life insurance plan is not mandatory. In addition to the above, there are 4,318 employees covered by union-sponsored plans for which no data are presented in this report.

Table 2-A presents information on the incidence of group life insurance benefit plans broken down by the three major employee categories.

TABLE 2-A

INCIDENCE OF GROUP LIFE INSURANCE PLANS

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PLAN PROVIDED	99.8	98.5	95.2
PLAN NOT PROVIDED	0.2	1.5	4.8

Employers' Contributions

Of the establishments reporting that group life insurance was "provided", as per Table 2-A, approximately 7% indicated that plan participation was voluntary. Table 2-B presents details of the employers' contributions for both voluntary and compulsory plans.

TABLE 2-B

EMPLOYERS CONTRIBUTIONS TO GROUP LIFE INSURANCE

PERCENTAGE OF CONTRIBUTION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
10% TO 42%	6.7	7.8	3.7
50%	16.9	19.4	12.4
60% TO 95%	14.6	11.1	25.3
100%	53.9	55.2	54.6
VARIABLE	7.5	5.7	3.7
OTHER	0.1	0.1	0.3
NO CONTRIBUTION	0.3	0.7	0.0

Formulae for Coverage

Survey analysis showed that a majority of employees are covered by plans where the insured amount is defined as a percentage of salary. A variety of formulae were found to exist, details of which are provided in Table 2-C.

TABLE 2-C

FORMULAE FOR GROUP LIFE INSURANCE COVERAGE

FORMULA FOR COVERAGE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
UNIFORM AMOUNT	3.5	7.2	25.2
PERCENTAGE OF SALARY	70.7	75.5	51.9
CHOICE OF UNIFORM AMOUNT OR PERCENTAGE OF SALARY	4.9	3.9	2.2
VARIES BY SALARY GRADE	0.2	0.1	0.3
VARIES BY AGE	6.8	1.6	1.5
VARIES BY NUMBER OF DEPENDANTS	2.7	6.0	13.0
VARIES BY MARITAL STATUS	0.0	0.0	0.1
VARIES BY SERVICE	9.4	5.2	1.4
COMBINATION OF THE ABOVE	1.1	0.1	0.0
OTHER	0.7	0.4	4.4

Tables 2-D and 2-E identify the benefit amounts payable under the "uniform amount" and "percentage of salary" formulae. Note: The "Percentage of Employees Covered" refers only to employees covered by such formulae.

TABLE 2-D

BASIC GROUP LIFE INSURANCE COVERAGE - UNIFORM AMOUNT

DETAILS - UNIFORM AMOUNT ONLY	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
\$2000 TO \$2900	0.0	0.0	21.6
\$5000 TO \$6400	13.0	27.7	4.5
\$7500	0.0	0.0	1.7
\$10000 TO \$13000	19.9	14.7	5.1
\$15000	0.0	2.2	20.7
\$16000 TO \$18000	3.3	4.6	3.2
\$20000	19.0	19.6	10.6
\$21000 TO \$25000	5.0	14.4	12.1
\$29000 TO \$31000	0.0	1.6	13.8
\$45000	0.0	0.0	3.5
\$50000	39.8	7.7	3.2
VARIABLE AMOUNT	0.0	7.5	0.0

TABLE 2-E

BASIC GROUP LIFE INSURANCE COVERAGE - PERCENTAGE OF SALARY

DETAILS - PERCENTAGE OF SALARY ONLY	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
50%	0.0	0.0	0.4
100%	29.2	49.5	18.9
125%	0.7	0.0	0.0
150%	6.6	9.3	11.4
167%	0.1	0.0	0.3
200%	23.5	18.7	30.6
250%	9.8	5.0	25.9
300%	2.3	1.7	1.6
350%	4.2	2.5	0.9
CHOICE OF PERCENTAGES:			
-WITH A MAXIMUM OF 200% TO 250%	6.3	2.2	2.5
-WITH A MAXIMUM OF 300%	13.6	9.9	3.1
-WITH A MAXIMUM OF 400%	3.3	1.2	4.4
VARIABLE PERCENTAGE	0.4	0.0	0.0

Many group life plans where the insured amount is a percentage of salary also identify a maximum dollar amount payable. As can be seen in Table 2-F, approximately 27% of the employees in the Management/Professional and Office categories and 17.6% of employees in the Non-Office category were members of plans which did not specify a maximum insured amount.

TABLE 2-F

MAXIMUM COVERAGE UNDER BASIC GROUP LIFE INSURANCE PLAN

MAXIMUM COVERAGE		PERCENTAGE OF EMPLOYEES COVERED		
		MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
\$10000	TO \$24000	0.0	0.0	0.9
\$25000		9.4	5.3	3.9
\$30000	TO \$50000	1.9	2.2	4.2
\$55000	TO \$70000	0.0	0.2	5.0
\$75000		4.4	4.8	2.4
\$90000		4.0	5.3	0.9
\$100000	TO \$125000	4.6	7.0	1.6
\$140000	TO \$150000	7.7	2.5	1.3
\$200000		2.8	4.0	3.2
\$250000	TO \$260000	5.2	6.7	4.6
\$300000	TO \$350000	7.4	6.4	1.9
\$400000	TO \$415000	6.2	6.7	13.6
\$500000	TO \$600000	2.7	4.9	1.6
\$700000	TO \$750000	6.6	6.3	10.9
\$1000000		0.7	0.4	0.0
COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS - \$600000 TO \$6000000		5.7	3.7	1.2
N/A, UNIFORM AMOUNT		3.5	7.2	25.2
NO MAXIMUM SPECIFIED		27.2	26.4	17.6

Supplementary Group Life Insurance

In some group life insurance plans, provisions exist whereby an employee has the option of supplementing the insured amount available under the basic plan. Of all the establishments providing group life insurance, survey statistics showed that 66.9% had supplementary provisions for employees in the Management/Professional category while 61.0% and 47.7% stated that this additional provision was available to employees in the Office and Non-Office categories respectively. Table 2-G depicts the extent of the employer's contributions toward supplementary group life. Percentages refer only to those establishments having supplementary provisions.

TABLE 2-G

EMPLOYERS CONTRIBUTION TO SUPPLEMENTARY GROUP LIFE INSURANCE

EMPLOYER'S CONTRIBUTION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
10% TO 20%	0.9	1.6	0.3
25% TO 43%	9.2	11.6	9.8
50%	10.2	3.1	2.8
100%	0.5	0.7	0.7
VARIABLE PERCENTAGE	5.7	8.2	6.4
NO CONTRIBUTION	73.5	74.8	80.0

Dependants' Life Insurance

Survey analysis showed that in a significant number of cases, employees' dependants were also provided with life insurance coverage. This coverage could be obtained under the basic plan or as a supplementary provision.

TABLE 2-H

DEPENDANTS' LIFE INSURANCE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
UNDER THE BASIC PLAN	11.4	12.3	8.6
AS AN OPTIONAL SUPPLEMENT	50.9	46.7	26.3
NO DEPENDANTS' LIFE INSURANCE	37.7	41.0	65.1
EMPLOYER'S CONTRIBUTION			
47% TO 50%	8.7	9.0	7.7
60% TO 95%	1.2	1.8	0.5
100%	8.7	9.9	11.7
OTHER	2.0	2.8	4.4
NO CONTRIBUTION	79.4	76.5	75.7
COVERAGE FOR SPOUSE			
LESS THAN \$5000	8.4	13.1	15.8
\$5000	9.7	18.4	19.7
\$6000 TO \$7500	1.5	1.7	1.7
\$10000	9.2	8.7	10.2
\$12000 TO \$15000	9.7	0.5	0.0
VARIABLE AMOUNT	56.2	53.9	48.1
OTHER	5.3	3.7	4.5
COVERAGE FOR DEPENDENT CHILD			
LESS THAN \$2000	4.5	8.8	11.9
\$2000	17.0	25.4	18.8
\$2500 TO \$3800	11.8	13.7	12.9
\$5000	24.6	14.3	4.3
\$10000	2.3	2.0	2.3
VARIABLE AMOUNT AND OTHER COVERAGE	28.5	26.6	37.5
NO COVERAGE FOR DEPENDENT CHILDREN	11.3	9.2	12.3

Protection in the Event of Disability

In the event of permanent disability, an employee's premium payment is often waived and the insurance coverage remains in effect until age 65 or the normal retirement age. Alternatively, the policy amount or another reduced amount may be paid either in a lump sum or in instalments. Such provisions under group life insurance are separate and distinct from disability coverage under long-term disability plans.

Table 2-I depicts the nature of disability provisions. Percentages refer to all employees covered by group life insurance plans.

TABLE 2-I

DISABILITY PROVISIONS OF GROUP LIFE INSURANCE PLANS

DISABILITY COVERAGE - TYPE OF PROVISION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LUMP SUM PAYMENT, POLICY AMOUNT	0.7	1.3	0.0
INSTALMENT PAYMENT, POLICY AMOUNT	0.0	0.3	1.4
INSTALMENT PAYMENT, REDUCED AMOUNT	0.1	0.3	1.4
CHOICE OF LUMP SUM OR INSTALMENT PAYMENT OF POLICY AMOUNT	4.8	3.9	3.5
IMMEDIATE PAYMENT OF REDUCED AMOUNT AND BALANCE AT DEATH	0.0	0.0	0.9
PREMIUM WAIVED	56.1	50.2	59.1
COVERAGE CONTINUES, EMPLOYER PAYS 100% OF PREMIUM	9.2	8.9	9.8
COVERAGE CONTINUES, EMPLOYER PAYS EMPLOYER AND EMPLOYEE PREMIUM	7.6	12.6	9.8
OTHER PROVISIONS	3.6	6.9	9.5
NO DISABILITY PROVISION UNDER GROUP LIFE	17.9	15.6	4.6

Post-Retirement Life Insurance

On retirement, an employee may continue to receive life insurance coverage, which provides primarily a flat dollar amount or an amount which decreases each year until a minimum amount is attained or until coverage ceases, or a fixed percentage of pre-retirement coverage.

Between 70% and 75% of the establishments included in the survey offer their employees some form of post-retirement life insurance. Table 2-J presents a summary of several characteristics of post-retirement life insurance.

TABLE 2-J

POST-RETIREMENT GROUP LIFE INSURANCE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
YES	72.1	72.9	77.6
YES, BUT ONLY IN EARLY RETIREMENT SITUATIONS	5.1	6.6	2.1
NO	22.8	20.5	20.3
EMPLOYER'S CONTRIBUTION			
50%	0.0	0.1	0.2
100%	59.4	49.9	54.1
FUNDED UNDER BASIC GROUP LIFE AS			
"PAID UP" INSURANCE	16.1	18.3	37.6
VARIABLE OR OTHER FORMULA	21.5	27.3	5.6
NO EMPLOYER CONTRIBUTION	3.0	4.4	2.5

TABLE 2-J (Cont'd)

POST-RETIREMENT GROUP LIFE INSURANCE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FORMULA COVERAGE			
FLAT DOLLAR AMOUNT:			
- LESS THAN \$2000	2.3	6.1	4.2
- \$2000	2.9	3.4	15.6
- \$2500	0.0	0.8	14.5
- \$3000 TO \$4999	3.1	7.9	13.3
- \$5000 TO \$10000	4.2	5.5	17.8
- OVER \$10000	0.4	0.2	0.7
FLAT AMOUNT REDUCED ON ATTAINMENT OF SPECIFIED AGES	12.8	7.4	2.8
PERCENTAGE OF SALARY REDUCED ON ATTAINMENT OF SPECIFIED AGES	17.8	16.4	5.8
COVERAGE DECREASES EACH YEAR UNTIL A MINIMUM AMOUNT IS ATTAINED OR UNTIL COVERAGE CEASES	18.0	13.8	10.3
FIXED PERCENTAGE OF PRE-RETIREMENT COVERAGE			
- LESS THAN 100%	6.3	1.7	7.5
- 100%	11.3	16.5	2.8
AMOUNT RELATED TO PENSION	3.9	2.2	1.0
VARIES WITH SERVICE	8.2	7.2	1.8
OTHER	8.8	10.9	1.9

SURVIVORS' INCOME BENEFITS

Survivors' income benefits provide a monthly benefit to the surviving spouse and/or children of an employee. The benefit is normally expressed as a monthly dollar amount or a percentage of the employee's salary at the time of death. The benefit is sometimes reduced or discontinued when children reach a specified age or the spouse remarries. Table 3-A summarizes several characteristics of this benefit.

TABLE 3-A

SURVIVORS' INCOME BENEFITS

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
PLAN PROVIDED	27.5	28.0	9.9
PLAN NOT PROVIDED	72.5	72.0	90.1
EMPLOYER'S CONTRIBUTION			
33%	14.3	18.5	8.8
42% TO 50%	12.4	7.5	3.3
70% TO 90%	10.3	5.5	1.5
100%	47.1	25.3	76.9
VARIABLE PERCENTAGE	0.6	0.6	0.8
NO CONTRIBUTION	15.3	42.6	8.7
MONTHLY BENEFIT PAID TO SPOUSE			
FIXED DOLLAR AMOUNT			
-\$200 TO \$450	1.2	0.2	33.5
PERCENTAGE OF DECEASED EMPLOYEE'S SALARY			
-20%	7.5	6.5	0.0
-25%	48.4	43.6	25.0
-30%	27.0	23.3	31.2
-35% TO 40%	8.2	4.2	6.7
-VARIABLE PERCENTAGE	7.7	22.2	3.6
ADDITIONAL BENEFIT PAID TO DEPENDENT'S CHILDREN			
-YES	49.5	57.0	73.9
-NO	50.5	43.0	26.1

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. This insurance may be integrated into the basic group life plan or may be a separate plan. The policy amount is paid to the beneficiary or the employee's estate if the employee dies as a result of an accident, or if the employee loses a limb or eyesight as the result of an accident, a percentage of the basic amount is paid. This benefit is offered on a voluntary basis by approximately 23% of the surveyed establishments. In the majority of establishments providing this coverage the premium cost is borne entirely by the employer. Characteristics of this benefit are shown in Table 4-A.

TABLE 4-A

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
PLAN PROVIDED	66.5	65.3	74.0
PLAN NOT PROVIDED	33.5	34.7	26.0
EMPLOYER'S CONTRIBUTION			
50%	7.2	5.8	3.6
60% TO 75%	6.2	3.9	2.5
90% TO 95%	0.3	0.1	0.1
100%	57.3	52.2	74.7
VARIABLE PERCENTAGE	5.2	6.0	4.4
NO CONTRIBUTION	23.8	32.0	14.7

TABLE 4-A (Cont'd)

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
COVERAGE FORMULA			
FLAT DOLLAR AMOUNT			
-LESS THAN \$20000	3.4	7.6	33.5
-\$20000 TO \$50000	7.8	10.7	12.9
-\$100000 OR MORE	1.5	2.9	1.7
PERCENTAGE OF SALARY			
-50%	0.1	0.1	0.6
-100%	8.0	8.8	12.5
-125% TO 150%	3.7	4.3	7.1
-200%	16.8	8.0	3.7
-MORE THAN 200%	12.9	5.7	1.1
-OTHER PERCENTAGE FORMULA	14.4	14.8	8.2
OTHER FORMULA	31.4	37.1	18.7
PERCENTAGE OF PRINCIPAL SUM PAID FOR LOSS OF ONE LIMB			
-50%	23.2	22.2	46.4
-60% TO 67%	2.6	3.0	2.2
-75%	66.9	56.1	48.3
-100%	6.9	17.5	1.8
-NO BENEFIT	0.4	1.2	1.3

BUSINESS TRAVEL ACCIDENT INSURANCE

Business travel accident insurance plans provide additional life insurance coverage in the event of accidental death, injury or dismemberment of an employee while travelling on behalf of the employing organization. Typically the coverage formula is either a uniform amount or a percentage of salary. This is detailed, along with other characteristics, in Table 5-A.

TABLE 5-A

BUSINESS TRAVEL ACCIDENT INSURANCE PLANS

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
PLAN PROVIDED	61.2	55.4	40.5
PLAN NOT PROVIDED	38.8	44.6	59.5
EMPLOYER'S CONTRIBUTION			
100%	99.7	99.7	98.6
NO CONTRIBUTION	0.3	0.3	1.4
COVERAGE FORMULA			
UNIFORM AMOUNT			
-LESS THAN \$100000	9.3	20.0	58.0
-\$100000	20.9	17.7	19.4
-MORE THAN \$100000	10.4	9.4	4.3
PERCENT OF SALARY			
-LESS THAN 300%	5.5	8.1	6.2
-300%	8.7	18.4	4.2
-MORE THAN 300%	24.3	20.3	4.5
OTHER COVERAGE FORMULA	20.9	6.1	3.4

HEALTH INSURANCE

PROVINCIAL HEALTH CARE

SUPPLEMENTARY HEALTH INSURANCE PLANS

DENTAL CARE PLANS

HEALTH INSURANCE PLANS

PROVINCIAL HEALTH CARE

Basic health care is provided for through a system of provincial government plans under a joint federal/provincial cost sharing agreement. All provinces are required to maintain certain minimum standards in health services, i.e. comprehensive coverage, universality, portability, accessibility and non-profit administration by a public agency.

There are various methods of funding utilized by the provinces. Five provinces (Saskatchewan, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland) finance their plans indirectly, i.e. from general tax revenue whereas Quebec and Manitoba levy direct employer taxes and indirect employee taxes. Three provinces (British Columbia, Alberta and Ontario) finance their plans directly, by levying monthly premiums. These premiums, as of January 1, 1988, are reported in Table 6-A.

TABLE 6-A

PROVINCIAL HEALTH CARE - PREMIUMS

PROVINCE	MONTHLY PREMIUMS	
	INDIVIDUAL	FAMILY
ONTARIO	\$29.75	\$59.50
ALBERTA	\$18.00	\$36.00
BRITISH COLUMBIA	\$20.00	\$37.00 or \$42.00

Table 6-B is a summary of employer contribution rates toward individual and family health care premiums in the three provinces which have direct financing.

TABLE 6-B

PROVINCIAL HEALTH CARE - EMPLOYER CONTRIBUTION

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
EMPLOYER CONTRIBUTION TOWARD INDIVIDUAL PREMIUMS			
ALBERTA			
- 50%	60.2	91.4	83.7
- 60%	0.0	0.5	0.0
- 75%	18.8	4.3	12.9
- 100%	18.8	1.1	3.4
- NO EMPLOYER CONTRIBUTION	2.2	2.7	0.0
BRITISH COLUMBIA			
- 50%	19.8	23.4	18.8
- 60%	0.0	38.3	15.0
- 75%	0.0	7.5	7.5
- 100%	61.6	29.9	58.7
- NO EMPLOYER CONTRIBUTION	18.6	0.9	0.0
ONTARIO			
- 25% to 40%	10.6	14.8	0.4
- 50%	4.5	7.4	2.2
- 58% to 77%	17.8	18.1	1.0
- 80% to 90%	10.2	4.7	5.7
- 100%	51.9	48.8	79.1
- FLAT \$ AMOUNT OF \$6 OR \$20	1.9	2.4	1.7
- NO EMPLOYER CONTRIBUTION	3.1	3.8	9.9

TABLE 6-B (Cont.)

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
EMPLOYER CONTRIBUTION TOWARD FAMILY PREMIUMS			
ALBERTA			
- 50%	60.2	91.4	83.7
- 60%	0.0	0.5	0.0
- 75%	18.8	4.3	12.9
- 100%	18.8	1.1	3.4
- NO EMPLOYER CONTRIBUTION	2.2	2.7	0.0
BRITISH COLUMBIA			
- 50%	19.8	23.4	18.8
- 60%	0.0	38.3	15.0
- 75%	0.0	7.5	7.5
- 100%	61.6	29.9	58.7
- NO EMPLOYER CONTRIBUTION	18.6	0.9	0.0
ONTARIO			
- 25% to 40%	12.3	18.5	0.7
- 50%	4.5	7.4	2.2
- 58% to 77%	16.2	14.4	0.7
- 80% to 90%	10.2	4.7	5.5
- 100%	51.3	47.0	79.4
- FLAT \$ AMOUNT OF \$6 OR \$20	1.9	2.4	1.6
- OTHER	0.6	1.8	0.0
- NO EMPLOYER CONTRIBUTION	3.0	3.8	9.9

SUPPLEMENTARY HEALTH INSURANCE PLANS

The level of benefit provided under provincial health plans is almost uniform across Canada. The basic philosophy is to provide to all citizens coverage against the cost of medical services which are rendered by a physician, surgeon or qualified health professional and which are considered to be medically required. However, protection for medical and hospital attention not within the scope of the applicable provincial health care plans may be provided by private health insurance plans.

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of cost in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. For example, a province's health care plan may pay for chiropractic treatments to maxima of \$15 per treatment and eight treatments per year. The supplementary health insurance could cover amounts in excess of these maxima. In other instances, some plans may specify either maximum overall coverage or maximum coverage for specified services.

In 1988, Supplementary Health Care coverage was made available to 98.0% of employees in the Management/Professional category, 96.3% in the Office category and 93.2% in the Non-Office category and of these employees, this benefit was offered on a voluntary basis to 39.2%, 40.9% and 23.6% respectively. In addition, 0.2% of employees in the Office category and 3.7% of employees in the Non-Office category are covered by union-sponsored plans to which the employer contributes. No data are presented in this report for such plans.

Table 7-A indicates the percentages of employees covered for the major medical/surgical benefits specified. These percentages are based only on organizations providing some sort of major medical/surgical benefit. It should also be noted that some coverage for many of these benefits may also be available under provincially sponsored plans.

TABLE 7-A

MAJOR MEDICAL/SURGICAL BENEFITS

TYPE OF BENEFIT COVERAGE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PHYSIOTHERAPY	96.9	90.1	83.2
CHIROPRACTIC TREATMENTS	72.1	73.9	80.5
DENTAL TREATMENTS NECESSITATED			
BY BLOW TO MOUTH	95.9	91.0	91.6
ORTHOPEDIC APPLIANCES	95.1	84.8	93.2
ARTIFICIAL LIMBS	94.6	93.6	98.2
PROSTHETIC DEVICES			
(OTHER THAN ARTIFICIAL LIMBS)	95.0	96.1	96.9

TABLE 7-A (Cont.)

TYPE OF BENEFIT COVERAGE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
AMBULANCE SERVICES	100.0	99.9	98.0
PRIVATE NURSING SERVICES	96.9	98.9	98.6
OPTOMETRY	41.9	33.7	46.9
PRESCRIPTION EYEGLASSES	44.9	41.0	66.7
HEARING AIDS	62.2	53.8	57.9
TREATMENTS PROVIDED OUTSIDE CANADA	97.9	93.2	87.7
PODIATRY	63.2	68.1	71.5
PSYCHOLOGY	77.0	82.9	83.9

TABLE 7-B

EMPLOYER CONTRIBUTION TO MAJOR MEDICAL/SURGICAL PLANS

PERCENTAGE PAID BY THE EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 50%	0.3	2.0	5.6
50%	17.4	19.1	13.3
60% TO 95%	17.5	13.5	9.7
100%	52.0	48.8	65.8
VARIABLE PERCENTAGE	5.4	5.0	1.0
OTHER	2.5	4.9	0.2
NO CONTRIBUTION	4.8	6.5	3.2
MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED*	0.1	0.2	1.2

* i.e. prescribed drugs and/or hospitalization coverage only

TABLE 7-C

DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS

DEDUCTIBLE AMOUNTS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
\$10 PER INDIVIDUAL	0.0	0.0	0.3
LESS THAN \$25 PER FAMILY	2.0	5.2	5.8
\$25 PER FAMILY	28.5	27.4	28.9
MORE THAN \$25 PER FAMILY	3.1	0.5	0.0
\$10 TO \$20 PER INDIVIDUAL AND			
\$10 TO \$40 PER FAMILY	10.7	8.8	12.2
\$25 PER INDIVIDUAL AND			
\$25 TO \$50 PER FAMILY	30.1	30.2	24.8
\$35 TO \$50 PER INDIVIDUAL AND			
\$75 TO \$100 PER FAMILY	0.7	1.0	0.7
OTHER	0.9	1.2	0.0
NO DEDUCTIBLE	23.9	25.5	26.1
MAJOR MEDICAL/SURGICAL			
BENEFITS NOT COVERED*	0.1	0.2	1.2

* i.e. prescribed drug coverage and/or hospitalization only

Table 7-D presents information on the co-insurance factor for the major medical/surgical benefits. The co-insurance is the extent to which the costs over and above the deductible are shared by the insurer and by the insured person. The most common percentage in force in respect of co-insurance paid by the plan is 100%.

TABLE 7-D

CO-INSURANCE FOR MAJOR MEDICAL/SURGICAL PLANS

PERCENTAGE OF MAJOR MEDICAL/SURGICAL EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
80%	38.7	41.5	42.8
85% TO 90%	15.6	11.3	10.4
100%	42.6	39.1	45.4
VARIES WITH BENEFIT	3.0	7.9	0.2
MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED*	0.1	0.2	1.2

* i.e. prescribed drug and/or hospitalization coverage only

TABLE 7-E

MAXIMUM COVERAGE PER INDIVIDUAL FOR MAJOR MEDICAL/SURGICAL PLANS

AMOUNT AND TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
\$1000 TO \$25000 PER YEAR	1.7	6.0	3.0
\$5000 TO \$50000 PER 2 OR 3 YEAR PERIOD	5.0	4.3	16.6
\$5000 TO \$10000 PER LIFE	2.4	2.5	12.4
\$20000 TO \$50000 PER LIFE	13.2	10.7	16.0
\$100000 PER LIFE	15.3	13.1	6.0
\$200000 TO \$1000000 PER LIFE	1.8	2.7	1.8
OTHER	1.1	1.2	0.0
NO MAXIMUM SPECIFIED	59.4	59.3	43.0
MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED*	0.1	0.2	1.2

* i.e. prescribed drugs and/or hospitalization coverage only

The survey data show that approximately three out of four employees who have a specific maximum coverage can have their maxima reinstated after a period of time if certain criteria are met. It should also be noted that less than one employee out of ten who has a specific maximum also has a family maximum.

Of the surveyed employees eligible for supplementary health insurance coverage, prescribed drug plans are in place for 100% of Management/Professional and Office employees and 99.9% of Non-Office employees.

TABLE 7-F
EMPLOYER CONTRIBUTION TO PRESCRIBED DRUGS

PERCENTAGE PAID BY THE EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 50%	0.3	2.0	5.6
50%	17.4	19.1	13.3
60% TO 95%	17.7	13.6	10.3
100%	51.9	48.9	66.3
VARIABLE PERCENTAGE	5.4	5.0	1.0
OTHER	2.5	4.9	0.2
NO CONTRIBUTION	4.8	6.5	3.2
PRESCRIBED DRUGS NOT COVERED*	0.0	0.0	0.1

TABLE 7-G
ANNUAL DEDUCTIBLE FOR PRESCRIBED DRUGS PER EMPLOYEE AND PER FAMILY

DEDUCTIBLE AMOUNTS FOR PRESCRIBED DRUGS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
\$10 TO \$50 PER FAMILY	0.2	0.2	0.7
\$10 TO \$25 PER INDIVIDUAL AND \$20 TO \$25 PER FAMILY	0.2	0.5	0.6
\$0.20 TO \$3.00 PER PRESCRIPTION	1.6	1.2	5.5
OTHER	1.0	1.3	0.5
DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	74.2	72.8	63.9
NO DEDUCTIBLE	22.8	24.0	28.7
PRESCRIBED DRUGS NOT COVERED*	0.0	0.0	0.1

* i.e. major medical/surgical and/or hospitalization coverage only

TABLE 7-H

CO-INSURANCE FOR PRESCRIBED DRUGS

PERCENTAGE OF PRESCRIBED DRUG EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
70%	2.8	3.2	2.2
80%	36.2	45.0	29.0
85% TO 90%	19.4	12.7	12.1
100%	41.3	38.3	56.6
VARIABLE AMOUNT	0.3	0.8	0.0
PRESCRIBED DRUGS NOT COVERED*	0.0	0.0	0.1

TABLE 7-I

MAXIMUM COVERAGE PER INDIVIDUAL FOR PRESCRIBED DRUGS

TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFITS			
MAXIMUM	33.6	37.8	50.0
\$125 PER YEAR	5.1	4.6	2.2
NO MAXIMUM SPECIFIED	61.3	57.6	47.7
PRESCRIBED DRUGS NOT COVERED*	0.0	0.0	0.1

* i.e. major medical/surgical and/or hospitalization coverage only

Of the establishments reporting coverage for supplementary health care, 100% of Management/Professional and Office employees and 92.5% of Non-Office employees have private or semi-private room coverage.

TABLE 7-J

EMPLOYER CONTRIBUTION TO HOSPITALIZATION

PERCENTAGE PAID BY THE EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 50%	0.3	2.0	5.6
50%	17.4	19.1	13.3
60% TO 95%	17.5	13.5	9.5
100%	54.8	49.0	59.6
VARIABLE PERCENTAGE	2.7	5.0	1.0
OTHER	2.5	4.9	0.2
NO CONTRIBUTION	4.8	6.5	3.3
HOSPITAL FEES NOT COVERED*	0.0	0.0	7.5

* i.e. major medical/surgical and/or prescribed drugs only

TABLE 7-K

ANNUAL DEDUCTIBLE FOR HOSPITALIZATION

DEDUCTIBLE FOR HOSPITALIZATION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	14.3	13.3	23.8
NO DEDUCTIBLE FOR SEMI-PRIVATE ROOM, DEDUCTIBLE FOR PRIVATE ROOM			
INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	19.1	20.9	3.7
NO DEDUCTIBLE	66.6	65.8	65.0
HOSPITAL FEES NOT COVERED*	0.0	0.0	7.5

* i.e. major medical/surgical and/or prescribed drug coverage only

TABLE 7-L

CO-INSURANCE FOR HOSPITALIZATION

PERCENTAGE OF HOSPITALIZATION EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
50% TO 85% FOR SEMI-PRIVATE ROOM ONLY	0.0	0.0	1.1
100% FOR SEMI-PRIVATE ROOM ONLY	17.5	16.6	9.8
80% TO 93% FOR A SEMI-PRIVATE OR PRIVATE ROOM	6.2	10.1	7.5
100% FOR SEMI-PRIVATE OR PRIVATE ROOM	23.5	20.5	17.6
\$25 TO \$75 FOR SEMI-PRIVATE OR PRIVATE ROOM	5.7	6.1	9.4
100% FOR SEMI-PRIVATE AND 80% TO 90% FOR PRIVATE ROOM	10.7	14.7	5.9
100% FOR SEMI-PRIVATE AND \$4 TO \$50 FOR PRIVATE ROOM	11.0	7.7	7.5
80% TO 100% FOR SEMI-PRIVATE (EQUIVALENT AMOUNT FOR PRIVATE ROOM)	23.1	22.7	28.0
OTHER	2.3	1.6	5.7
HOSPITAL FEES NOT COVERED*	0.0	0.0	7.5

TABLE 7-M

MAXIMUM COVERAGE PER INDIVIDUAL FOR HOSPITALIZATION

TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFIT MAXIMUM	21.8	23.9	21.1
70 TO 365 DAYS PER DISABILITY	5.0	4.1	7.0
NO MAXIMUM SPECIFIED	73.2	72.0	64.4
HOSPITAL FEES NOT COVERED*	0.0	0.0	7.5

* i.e. major medical/surgical and/or prescribed drugs coverage only

TABLE 7-N

RETIRED EMPLOYEES - SUPPLEMENTARY HEALTH COVERAGE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
COVERAGE			
SAME AS ACTIVE EMPLOYEES	48.3	49.6	39.7
REDUCED LEVEL OF COVERAGE	21.0	24.9	24.8
SAME BUT ONLY IN EARLY RETIREMENT SITUATIONS UP TO AGE 65	11.1	10.3	12.4
OTHER	0.4	0.5	0.0
COVERAGE NOT AVAILABLE	19.2	14.7	23.1
EMPLOYERS' CONTRIBUTIONS*			
SAME AS ACTIVE EMPLOYEES	74.3	62.1	65.6
6% TO 40% HIGHER THAN ACTIVE EMPLOYEES	0.2	3.6	0.5
50% HIGHER THAN ACTIVE EMPLOYEES	9.3	5.7	1.4
100% HIGHER THAN ACTIVE EMPLOYEES	3.4	4.0	10.4
87% TO 100% LOWER THAN ACTIVE EMPLOYEES	0.9	0.6	0.8
OTHER	1.8	6.0	0.9
NO EMPLOYER CONTRIBUTION	10.1	18.0	20.4

* i.e. refers only to employees eligible for some level of coverage

DENTAL CARE INSURANCE PLANS

Dental care insurance provides coverage for dental care such as preventive, restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover emergency dental services required as a result of accidents; in addition, some provinces provide a limited dental care program for children.

The prevalence of dental care insurance as a major employee benefit has continued to increase in recent years. In 1988, survey data revealed that a majority of employees are covered in varying degrees by employer sponsored group dental care plans: specifically, 85.6% of employees in the Management/Professional category, 86.7% in the Office category and 87.2% in the Non-Office category have dental care coverage. For all employees having a plan, preventive treatments are covered while major restorative treatments are provided for 80% to 85% of employees. Orthodontic coverage is provided to 52% to 62% of employees in establishments having dental care coverage.

Between one quarter and one third of the establishments surveyed provide dental care plans on a voluntary basis. Survey analysis reveals that employers providing compulsory plans are more likely to pay 100% of the plan cost than are employers with voluntary plans.

TABLE 8-A

EMPLOYER CONTRIBUTION TO PREVENTATIVE TREATMENTS

PERCENTAGE PAID BY EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
50% OR LESS	12.8	7.8	7.6
60% TO 90%	19.5	24.2	18.4
100%	61.5	57.1	73.6
VARIABLE PERCENTAGE	2.1	4.1	0.2
OTHER FORMULA	2.9	6.4	0.0
NO EMPLOYER CONTRIBUTION	1.2	0.4	0.2

TABLE 8-B

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY

TYPE OF DEDUCTIBLE FOR PREVENTIVE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
TREATMENT INCLUDED IN DEDUCTIBLE			
FOR MAJOR MEDICAL/SURGICAL BENEFITS	7.5	5.6	1.5
\$25 PER INDIVIDUAL	0.1	0.1	0.4
\$15, \$25 OR \$35 PER FAMILY	3.6	2.2	6.5
\$10 TO \$50 PER INDIVIDUAL			
AND \$20 TO \$100 PER FAMILY	6.3	8.7	3.7
OTHER	1.0	1.3	0.7
NO DEDUCTIBLE	81.5	82.1	87.2

TABLE 8-C

CO-INSURANCE FOR PREVENTATIVE CARE

PERCENTAGE OF PREVENTIVE CARE EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1988 FEE SCHEDULE			
100%	29.5	18.9	36.0
80%	13.7	21.1	11.0
75%	11.0	5.9	1.3
OTHER	7.1	9.7	2.2
1987 FEE SCHEDULE			
100%	13.1	11.8	12.0
80%	8.3	4.5	1.1
OTHER	3.9	5.4	1.1
1986 FEE SCHEDULE			
100%	9.4	13.9	11.8
OTHER	1.1	1.9	1.2
1985 FEE SCHEDULE			
100%	2.6	4.3	13.1
70%	0.0	0.0	0.7
1984 FEE SCHEDULE			
100%	0.0	2.1	7.9
OTHER	0.1	0.2	0.3
OTHER FEE SCHEDULE	0.2	0.3	0.3

TABLE 8-D

MAXIMUM COVERAGE PER INDIVIDUAL FOR PREVENTIVE CARE

TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN \$1000 PER YEAR	4.9	3.4	6.8
\$1000 PER YEAR	23.6	19.5	28.0
MORE THAN \$1000 PER YEAR	24.7	21.0	11.9
OTHER	2.5	3.7	9.0
NO MAXIMUM SPECIFIED	44.3	52.4	44.3

TABLE 8-E

EMPLOYER CONTRIBUTION TO RESTORATIVE CARE

PERCENTAGE PAID BY THE EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 100%	21.3	25.0	21.9
100%	57.0	47.4	59.6
VARIABLE PERCENTAGE	2.1	4.2	0.2
OTHER FORMULA	2.9	6.4	0.0
NO EMPLOYER CONTRIBUTION	1.2	0.0	0.0
NO MAJOR RESTORATIVE COVERAGE	15.5	17.0	18.3

TABLE 8-F

ANNUAL DEDUCTIBLE PER EMPLOYEE AND PER FAMILY FOR RESTORATIVE CARE

TYPE OF DEDUCTIBLE FOR RESTORATIVE TREATMENTS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR PREVENTIVE CARE	8.8	8.8	9.3
DEDUCTIBLE INCLUDED IN THE DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	7.5	5.5	1.3
\$10 TO \$50 PER INDIVIDUAL AND/OR \$20 TO \$100 PER FAMILY	5.5	8.8	7.0
NO DEDUCTIBLE FOR MAJOR RESTORATIVE TREATMENTS	62.7	59.9	63.5
NO MAJOR RESTORATIVE COVERAGE	15.5	17.0	18.9

TABLE 8-G

CO-INSURANCE FOR RESTORATIVE CARE

PERCENTAGE OF RESTORATIVE CARE EXPENSE PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1988 FEE SCHEDULE			
75%	13.2	6.6	1.8
50%	30.8	35.4	27.2
OTHER	10.3	10.0	14.7
1987 FEE SCHEDULE			
50%	16.9	13.2	7.7
OTHER	6.1	6.0	6.1
1986 FEE SCHEDULE			
50%	2.2	2.9	6.5
OTHER	2.1	4.1	3.5
1985 FEE SCHEDULE			
80%	1.3	3.2	10.1
OTHER	1.3	1.1	2.9
1984 FEE SCHEDULE			
50%	0.1	0.2	0.3
OTHER FEE SCHEDULE	0.2	0.3	0.3
NO MAJOR RESTORATIVE COVERAGE	15.5	17.0	18.9

TABLE 8-H

MAXIMUM COVERAGE FOR RESTORATIVE CARE

TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR PREVENTIVE CARE	49.4	40.1	42.9
\$1000 OR LESS	7.6	11.0	6.7
\$1250 TO \$3000	3.8	6.0	13.5
OTHER	0.8	0.7	0.1
NO MAXIMUM SPECIFIED	22.9	25.2	17.8
NO MAJOR RESTORATIVE COVERAGE	15.5	17.0	19.0

TABLE 8-I

ORTHODONTIC COVERAGE

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PLAN PROVIDED	61.6	52.3	57.4
PLAN NOT PROVIDED	38.4	47.7	42.6

TABLE 8-J

EMPLOYER CONTRIBUTION TO ORTHODONTIC COVERAGE

PERCENTAGE PAID BY THE EMPLOYER	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 100%	17.4	15.6	14.3
100%	39.2	28.2	43.0
VARIABLE PERCENTAGE	1.0	2.2	0.1
OTHER FORMULA	2.8	6.3	0.0
NO EMPLOYER CONTRIBUTION	1.2	0.0	0.0
NO ORTHODONTIC COVERAGE	38.4	47.7	42.6

TABLE 8-K

ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY FOR ORTHODONTIC COVERAGE

TYPE OF DEDUCTIBLE FOR ORTHODONTIA	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCLUDED IN DEDUCTIBLE FOR BASIC DENTAL SERVICES	3.9	4.4	0.6
INCLUDED IN DEDUCTIBLE FOR MAJOR RESTORATIVE TREATMENTS	0.8	0.3	5.6
INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	6.6	2.9	0.1
OTHER	1.6	5.0	0.0
NO DEDUCTIBLE FOR ORTHODONTIA	47.8	39.3	51.1
NO ORTHODONTIC COVERAGE	39.3	48.1	42.6

TABLE 8-L

CO-INSURANCE FOR ORTHODONTIC COVERAGE

PERCENTAGE OF ORTHODONTIC EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1988 FEE SCHEDULE			
50%	39.0	30.9	31.8
OTHER	2.8	5.2	0.3
1987 FEE SCHEDULE			
50%	14.9	8.6	6.8
OTHER	0.4	1.5	0.5
1986 FEE SCHEDULE			
100%	0.2	0.1	0.0
50%	1.7	2.2	5.8
1985 FEE SCHEDULE			
80%	0.4	0.4	1.0
50%	0.0	0.0	1.9
1982 FEE SCHEDULE			
60%	1.3	3.2	9.4
OTHER FEE SCHEDULE	0.9	0.4	0.0
NO ORTHODONTIC COVERAGE	38.4	47.5	42.5

TABLE 8-M

MAXIMUM COVERAGE PER INDIVIDUAL FOR ORTHODONTIC CARE

TYPE OF MAXIMUM	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR BASIC DENTAL CARE	3.4	2.7	0.9
\$1000 TO \$3000	2.2	2.1	2.0
LIFETIME MAXIMUM OF BETWEEN \$500 AND \$850 PER INDIVIDUAL	1.5	4.5	4.6
LIFETIME MAXIMUM OF \$1000 PER INDIVIDUAL	10.5	13.8	19.3
LIFETIME MAXIMUM OF BETWEEN \$1200 AND \$1250 PER INDIVIDUAL	3.3	2.2	2.6
LIFETIME MAXIMUM OF \$1500 PER INDIVIDUAL	12.4	10.4	22.6
LIFETIME MAXIMUM BETWEEN \$1600 AND \$5000 PER INDIVIDUAL	17.6	10.4	4.5
OTHER	4.0	6.3	0.6
NO MAXIMUM SPECIFIED	6.7	0.0	0.3
NO ORTHODONTIC COVERAGE	38.4	47.6	42.6

TABLE 8-N

RETIRED EMPLOYEES - DENTAL CARE COVERAGE

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
COVERAGE			
SAME AS ACTIVE EMPLOYEES	39.6	42.0	26.6
REDUCED LEVEL OF COVERAGE	3.9	6.0	6.3
EARLY RETIREMENT SITUATIONS TO AGE 65	13.0	16.5	11.8
NOT AVAILABLE	43.5	35.5	55.3
EMPLOYER'S CONTRIBUTION			
SAME AS ACTIVE EMPLOYEES	89.2	80.5	82.1
50% TO 100% HIGHER THAN FOR ACTIVE EMPLOYEES	3.1	1.7	1.0
50% LOWER THAN FOR ACTIVE EMPLOYEES	0.3	0.6	0.2
OTHER	0.2	0.4	0.6
NO EMPLOYER CONTRIBUTION	7.2	16.8	16.1

SALARY CONTINUATION PLANS

SHORT-TERM DISABILITY PLANS

PAID SICK LEAVE

FORMAL PAID SICK LEAVE PLANS

SICKNESS INDEMNITY PLANS

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS
INDEMNITY PLANS

LONG-TERM DISABILITY INSURANCE PLANS

SALARY CONTINUATION PLANS

SHORT-TERM DISABILITY PLANS

Sickness benefits were found to be almost universal among the establishments surveyed. Most employers have a plan for continuing salary or wage payments to employees who are unable to work because of illness or accident. In 1988, sickness benefits were available to 99.6% of employees in the Management/Professional and Office categories and 97.5% in the Non-Office category.

Table 9-A identifies the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Data are based on establishments reporting the presence of sickness benefits.

TABLE 9-A

SHORT-TERM DISABILITY PLANS

TYPE OF PLAN	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FORMAL PAID SICK LEAVE	87.0	79.2	45.9
SICKNESS INDEMNITY INSURANCE	5.0	4.1	41.3
COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE	8.0	16.7	12.8

As can be seen in Table 9-A, sickness benefits fall into two basic types, paid sick leave and sickness indemnity, which may be applied as separate plans or combined to complement each other.

PAID SICK LEAVE

Paid sick leave may be formally or informally administered. It is usually self insured, with the employing organization absorbing the full cost of providing employees with all or part of their normal earnings when they are unable to perform their duties because of illness or injury. Paid sick leave plans that were informally administered, that is, where the benefit was granted solely on the basis of supervisory/management discretion, are not included in this presentation.

A formal sick leave plan usually involves crediting a certain number of days to an employee to use for sick leave. These sick leave credits may be cumulative or non-cumulative.

Sick leave is cumulative when credits earned during one year, but not used, may be carried over for use into the next year; however used credits are not renewed.

Non-cumulative sick leave credits can either be granted on a per year or per illness basis. In plans where sick leave credits are granted on a yearly basis, the organization grants a certain number of days to an employee at the beginning of the fiscal, calendar or service year. At the end of the year, the remaining unused credits are not carried over into the next year, but the sick leave credit "bank" is renewed according to entitlements as determined by company policy. The same is true for non-cumulative sick leave credits granted on a per illness basis, except that the sick leave credits are renewed after each illness.

FORMAL PAID SICK LEAVE PLANS

For all formal paid sick leave plans, both cumulative and non-cumulative, survey responses indicate that the predominant rate of pay when absent due to illness or injury is 100% of regular earnings. Further details are provided in Table 10-A.

TABLE 10-A

PERCENTAGE OF BASE PAY WHILE ON SICK LEAVE

PERCENT OF PAY	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
67% TO 80%	0.0	0.0	6.3
100%	58.6	46.9	50.8
VARIES WITH LENGTH OF ABSENCE	4.1	5.4	4.8
VARIES WITH SERVICE	7.4	5.7	2.8
VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE, WITH A MINIMUM OF:			
-50% TO 65%	2.9	5.4	3.0
-67%	12.8	13.3	12.8
-70%	2.4	2.8	15.7
-75%	5.0	10.1	0.4
-80%	6.5	10.1	2.8
OTHER	0.3	0.3	0.6

In 1988, it should be noted that for most employees there are no waiting periods for benefits resulting from a non-occupational accident or illness; in fact, 99.8% of the Management/Professional employees, 94.1% of the Office employees and 75.1% of the Non-Office employees covered by a formal paid sick leave plan received benefits on the first day for illness or accident.

Table 10-B illustrates the various types of sick leave credits provided by establishments having a Formal Sick Leave Plan in place.

TABLE 10-B

TYPE OF CREDITS

TYPE OF SICK LEAVE CREDITS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
CUMULATIVE	14.3	19.8	37.6
NON-CUMULATIVE	80.6	77.0	57.4
BOTH CUMULATIVE AND NON-CUMULATIVE	5.1	3.2	5.0

The annual rate of accumulation amongst the establishments with cumulative leave plans generally ranges from six days to twenty-four days, although one establishment whose rate of accumulation varies with service allows a maximum annual accumulation of 200 days. While most establishments specify a maximum amount of accumulated sick leave credits (ranging from 120 days to 520 days), four establishments in the Management/Professional category and five in the Office and Non-Office categories indicate that no maxima are specified.

TABLE 10-C

CUMULATIVE LEAVE*

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
ANNUAL RATE OF ACCUMULATION IN WORKING DAYS			
-6 DAYS	0.1	0.1	0.1
-12 DAYS	0.0	1.4	28.8
-15 DAYS	14.9	15.9	9.0
-16 DAYS	0.6	0.5	0.0
-18 DAYS	35.6	13.9	20.2
-20 DAYS	35.6	16.9	0.0
-24 DAYS	0.0	1.9	2.3
VARIES WITH SERVICE WITH A MAXIMUM OF			
-18 DAYS	0.0	7.0	5.7
-22 DAYS	13.2	11.4	9.9
-200 DAYS	0.0	31.0	24.0
MAXIMUM ACCUMULATION ALLOWED			
-120 TO 130 DAYS	24.1	0.0	0.4
-150 TO 156 DAYS	19.8	16.5	14.2
-176 DAYS	13.2	11.4	9.9
-180 TO 200 DAYS	28.4	11.0	13.0
-240 TO 261 DAYS	7.8	18.9	3.8
-520 DAYS	0.0	30.9	24.0
-NO MAXIMUM SPECIFIED	6.7	11.3	34.7

* data represent employees eligible for cumulative leave plans only

TABLE 10-D
NON-CUMULATIVE LEAVE*

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
ENTITLEMENT PER YEAR			
-LESS THAN 130 DAYS	3.1	0.6	1.2
-130 OR 131 DAYS	4.5	1.4	0.0
-VARIES WITH SERVICE WITH A MAXIMUM OF LESS THAN 130 DAYS	0.2	5.0	4.1
-VARIES WITH SERVICE WITH A MAXIMUM OF 130 OR 260 DAYS	1.9	1.1	5.3
-OTHER	0.4	0.3	0.0
-N/A, PER ILLNESS ENTITLEMENT	83.0	82.7	59.9
-N/A, BOTH PER YEAR AND PER ILLNESS	6.9	8.9	29.5
ENTITLEMENT PER ILLNESS			
-LESS THAN 75 DAYS	1.2	0.1	0.2
-75 DAYS	14.5	16.3	8.4
-80 TO 126 DAYS	6.9	5.0	6.6
-130 DAYS	33.6	41.9	16.8
-180 TO 195 DAYS	1.0	0.0	0.9
-260 DAYS	20.0	11.5	17.7
-VARIES WITH SERVICE	5.7	7.8	9.3
-OTHER	0.5	0.3	0.0
-N/A, PER YEAR ENTITLEMENT	9.7	8.2	10.6
-N/A, BOTH PER YEAR AND PER ILLNESS	6.9	8.9	29.5

* data represent employees eligible for non-cumulative leave plans only

Most establishments do not compensate employees for unused sick leave credits; however compensation was granted in some form by 15 establishments in the Management/Professional category, and by 21 in both the Office and Non-Office categories.

SICKNESS INDEMNITY PLANS

Sickness indemnity plans are insured income protection plans usually provided through an insurance company or outside agency; the employer pays either all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required benefit payments.

When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified time interval, according to the provisions of the plan. The typical plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percent of weekly salary. The latter formula is the most common, but a maximum dollar amount may be specified.

Survey findings reveal that 5.0% of employees in the Management/Professional category, 4.1% of employees in the Office category and 40.3% of employees in the Non-Office category were covered by sickness indemnity plans.

Most sickness indemnity plans are fully employer paid; however, some establishments reported that employees were also required to contribute towards the cost of this benefit. Table 11-A indicates the extent of premium contributions made by employers towards sickness indemnity insurance premiums.

TABLE 11-A

EMPLOYER'S CONTRIBUTION TO SICKNESS INDEMNITY PLANS

EMPLOYER'S CONTRIBUTION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 90%	0.0	0.6	1.9
90%	0.0	0.0	5.6
100%	100.0	99.4	92.5

Some sickness indemnity formulae specify a waiting period of a certain number of days before benefits come into effect. Waiting days can vary according to the nature of the absence; for example, many plans do not require any waiting period in case of accidents or if the employee is hospitalized.

TABLE 11-B

MAXIMUM DURATION OF SICKNESS INDEMNITY BENEFITS

MAXIMUM DURATION OF COVERAGE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LESS THAN 26 WEEKS	0.7	0.8	0.5
26 WEEKS	77.0	12.6	21.2
39 OR 41 WEEKS	0.0	15.2	2.3
52 WEEKS	0.4	2.1	68.1
VARIES WITH SERVICE WITH MAXIMUM OF:			
-39 WEEKS	0.0	0.0	0.3
-52 WEEKS	21.9	69.3	2.0
-OTHER	0.0	0.0	5.6

As described earlier, sickness indemnity payments may be expressed either as a percentage of salary or as a fixed dollar amount. Table 11-C shows the percentage of employees covered under each basis.

TABLE 11-C

AMOUNT OF SICKNESS INDEMNITY BENEFITS PAID

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
DOLLARS PER WEEK			
- \$270 TO \$318	0.0	0.0	3.1
- \$339	0.0	0.0	26.2
- \$345 TO \$375	0.0	0.0	3.5
- \$400	0.0	0.0	20.3
- VARIABLE AMOUNT: MINIMUM OF \$220, MAXIMUM OF \$290	0.0	0.6	0.2
- OTHER VARIABLE AMOUNTS	0.0	0.0	5.5
PERCENTAGE OF EARNINGS			
- 60% TO 65%	0.0	0.0	4.4
- 67%	2.5	3.6	9.3
- 70%	0.0	14.6	23.3
- 75%	0.0	2.4	3.0
- 100%	82.4	71.4	0.0
- VARIABLE AMOUNTS	15.1	7.4	1.0
- OTHER FORMULA	0.0	0.0	0.2

COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY PLANS

A combined formal paid sick leave and sickness indemnity plan is a composite of two types of plans: a self-insured, employer-financed portion and an insured portion usually obtained through an outside agency. The majority of employees are covered by plans with non-cumulative leave credits in the formal paid sick leave portion of the plan. Table 12-A summarizes the incidence and principal characteristics of these plans.

TABLE 12-A

SICKNESS INDEMNITY PLANS

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
PLAN PROVIDED	8.0	16.7	12.5
PLAN NOT PROVIDED	92.0	83.3	87.5
TYPE OF SICK LEAVE CREDITS PROVIDED BY FORMAL PAID SICK LEAVE PORTION OF PLAN			
CUMULATIVE	13.8	21.5	9.6
NON-CUMULATIVE	86.2	78.5	90.4
EMPLOYER'S CONTRIBUTION TO SICKNESS INDEMNITY PORTION OF PLAN			
42% TO 50%	2.0	15.0	5.2
60% TO 75%	10.5	8.7	4.4
80% TO 90%	0.7	0.2	11.0
100%	47.1	60.6	65.6
OTHER	0.0	0.7	10.5
NO EMPLOYER CONTRIBUTION	39.7	14.8	3.3
AMOUNT OF SICKNESS INDEMNITY BENEFIT DOLLARS PER WEEK			
-\$65	1.9	0.0	0.0
-VARIABLE WEEKLY AMOUNT	0.0	0.3	2.0
PERCENTAGE OF EARNINGS			
-60% TO 67%	19.1	22.9	46.7
-70% TO 78%	9.9	14.2	15.3
-80% TO 85%	21.9	22.1	23.7
-100%	8.7	7.8	0.1
-VARIES WITH SERVICE	2.1	4.9	0.4
-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE	10.0	24.3	11.6
-OTHER FORMULA	26.4	3.5	0.2

LONG-TERM DISABILITY INSURANCE PLANS

Long-term disability insurance plans (LTD) provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and are unable to perform their normal duties for an extended period of time or permanently. These plans are normally underwritten by insurance companies although some are self-insured. The amount of long-term disability income and the period over which the benefit may be received vary from plan to plan. The typical plan has a waiting period of 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short-term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 60% to 75%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

A majority of the establishments surveyed report the presence of this benefit. Of all employers surveyed, data show that 96.9% of employees in the Management/Professional category, 84.3% of Office employees and 76.7% of Non-Office employees are covered against loss of income due to a lengthy or permanent disability. These percentages as well as the characteristic information which follows are based on information pertaining to LTD plans only and do not include details of disability provisions included in life insurance and/or pension plans.

Employer Contributions

A majority of the establishments where long-term disability plans were in force reported that expenditures related to this benefit were funded entirely by the employer. Table 13-A provides information on employer contributions towards the cost of premiums.

TABLE 13-A

EMPLOYER'S CONTRIBUTION TO LONG TERM DISABILITY PLANS

PERCENTAGE PAID	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
50% OR LESS	7.7	6.9	4.7
60% TO 90%	15.4	11.1	10.0
100%	59.2	58.9	77.6
VARIABLE PERCENTAGE	1.0	1.7	2.5
OTHER	0.1	0.2	0.0
NO EMPLOYER CONTRIBUTION	16.6	21.2	5.2

Waiting Period

Table 13-B identifies the length of the waiting period required before benefits come into effect. Percentages apply only to those employees who are covered by long-term disability.

TABLE 13-B

WAITING PERIOD FOR LONG TERM DISABILITY BENEFITS

WAITING PERIOD	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
2 TO 16 WEEKS	9.1	15.5	12.0
17 WEEKS	7.4	10.5	7.1
20 TO 24 WEEKS	0.3	0.4	0.0
26 WEEKS	47.6	44.4	32.6
27 TO 42 WEEKS	5.5	6.1	2.1
52 WEEKS	24.6	13.6	43.0
53 TO 104 WEEKS	0.5	0.8	0.7
VARIABLES WITH SICK LEAVE ENTITLEMENT ACCUMULATED UNDER A FORMAL PAID SICK LEAVE PLAN	3.5	4.9	2.1
VARIABLES WITH SERVICE	1.5	3.7	0.4
OTHER	0.0	0.1	0.0

Benefit Formulae

There are two basic types of long-term disability formulae on which benefit payments are based: percentage of salary and fixed dollar amount. Data show that 100% of Management/Professional employees, 99.8% of Office employees and 88.7% of Non-Office employees are covered by a percentage of salary formula. For those establishments reporting a percentage of salary formula, the percentage of employees covered and salary receivable is presented in Table 13-C. In most plans this amount is reduced by other income such as Canada Pension Plan disability benefits and other disability income.

TABLE 13-C

PERCENTAGE OF EARNINGS PAID (BEFORE ADJUSTMENT FOR OTHER DISABILITY INCOME)*

PERCENTAGE OF SALARY	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PERCENTAGE OF BASIC SALARY			
40% TO 55%	4.2	6.1	11.2
60%	17.6	20.7	25.2
64% TO 67%	17.7	15.8	26.4
70%	16.9	21.6	12.1
72% TO 85%	16.3	12.8	8.4
PERCENTAGE OF NET SALARY	3.2	0.1	0.1
VARIES	24.1	22.9	16.6

* data represent employees covered under a percentage of earnings plan

In some long-term disability plans the benefit payable is stated in fixed dollar terms. Data show that 0.1% of Office employees and 11.3% of Non-Office employees are covered under long-term disability plans where payments are based on a dollar formula. Approximately 78% of employees in the Non-Office category that are covered by this type of formula receive specifically designated monthly dollar amounts ranging from \$325 to \$1430. The remaining 22% receive amounts which vary with the salary level.

Maximum Duration of Payment

Survey data reveal that disability payments to employees unable to work at all continue through to retirement for 99.6% of Management/Professional employees, 99.3% of Office employees and 86.3% of Non-Office employees. In instances when an employee is able to perform some other work the majority of plans provide disability payments for two years.

PENSION PLANS

PENSION PLANS

This section deals with private pension plans sponsored by employers. Private pension plans provide a continuing income to retired employees and in some cases to the survivors of deceased employees or retirees. Basically, pension plans may be categorized into two groups: defined benefit plans and defined contribution plans. Under the former type, the pension entitlement is determined by a defined formula based on earnings and years of service. Under the latter, the amount of pension depends on the rate of contribution by both employer and employee, and contributions are usually fixed. The pension amount under this type of plan is determined by the total amount contributed, the investment performance of the plan and the employee's age at retirement.

DEFINED BENEFIT PLANS may be further divided into unit benefit plans under which the amount of pension is directly related to earnings and flat benefit plans. Three examples of unit benefit pension formulae are described below.

Final Average Earnings: The pension amount is based upon the employee's average earnings in a stated period immediately prior to retirement.

Average Best Earnings: The pension amount is based upon the employee's average earning in a stated period during his/her most remunerative years of employment.

Career Average Earnings: The pension amount is based upon the employee's average earnings for his/her entire working lifetime.

FLAT BENEFIT FORMULA: A specified dollar amount of pension for each year of service is paid at retirement.

DEFINED CONTRIBUTION PLANS include "money purchase" plans which are based on a percentage of the employee's earnings contributed by the employee and/or the employer, and profit sharing plans which are based on contributions related to the company's profits.

Of all the employees covered by the survey, data show that 0.6% or 1,583 employees were not provided with pension benefits; most of these employees were located in the Non-Office category. It should also be noted that 2.1% or 5,291 employees are members of a union-sponsored plan. No data on such plans are contained in this report. Table 14-A shows the availability of pension plans.

TABLE 14-A

PENSION PLANS AVAILABLE

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PLAN PROVIDED	99.5	99.3	94.1
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	0.0	0.5	4.8
PLAN NOT PROVIDED	0.5	0.2	1.1

In instances where a pension plan is provided by employing organizations, survey results indicate that unit or flat benefit formula plans are the most frequent. Table 14-B identifies the percentage of employees covered by the various types of formulae for the three employee categories. Note that percentages refer only to employees of establishments where a pension plan is in place.

TABLE 14-B

PENSION PLAN CHARACTERISTICS

TYPE OF PLAN	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
A MONEY PURCHASE PLAN	5.5	3.0	3.6
A UNIT OR FLAT BENEFIT PLAN	91.5	92.8	86.1
A DEFERRED PROFIT SHARING PLAN	2.1	3.7	10.0
OTHER	0.9	0.5	0.3

Supplementary Pension Coverage

A supplementary pension plan in some form was available to 22.3% of Management/Professional employees, 24.6% of Office employees and 25.6% of Non-Office employees. Data on the types of supplementary plans provided are presented in Table 14-C.

TABLE 14-C

SUPPLEMENTARY PENSION PLANS

SUPPLEMENTARY PENSION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
A MONEY PURCHASE PLAN	2.8	1.5	2.5
A UNIT OR FLAT BENEFIT PLAN	3.3	7.9	2.4
A GROUP REGISTERED RETIREMENT SAVINGS PLAN	5.7	5.8	14.8
A DEFERRED PROFIT SHARING PLAN	1.1	2.5	1.6
A THRIFT OR SAVINGS PLAN	4.1	1.3	1.5
OTHER TYPE OF PLANS	5.3	5.6	2.8
NO SUPPLEMENTARY PLAN AVAILABLE	77.7	75.4	74.4

Pension Formulae

In a typical unit benefit plan formula, based on average earnings, the pension amount is arrived at by multiplying the percent of earnings by the number of years service by the average earnings. One unit of pension is earned for each year of service (e.g. 2% X 35 years). At retirement the total of these units are multiplied by average earnings. As explained previously, average earnings may be final average, career average or average best earnings over a stated period of time.

Analysis of survey returns reveal that the most common unit benefit formula is 2% of average earnings over the five best years' earnings. This formula was found to exist for 42.7% of Management/Professional employees, 33.7% of Office employees and 47.7% of Non-Office employees having a unit benefit pension plan.

Of the establishments reporting a unit and flat benefit pension plan, 99.5% and 98.8% of Management/Professional and Office employees respectively and 73.2% of Non-Office employees have a unit benefit formula. Tables 14-D to 14-H provide further details on pension formulae.

TABLE 14-D

UNIT BENEFIT FORMULAE

TYPE OF PENSION FORMULAE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FINAL AVERAGE EARNINGS	15.3	16.3	2.4
AVERAGE BEST EARNINGS	77.8	72.3	74.1
NON-ADJUSTED CAREER AVERAGE	1.6	2.7	11.2
ADJUSTED CAREER AVERAGE	1.1	2.1	2.5
OTHER UNIT BENEFIT FORMULAE	4.2	6.6	9.8

TABLE 14-E

FINAL AVERAGE EARNINGS FORMULAE*

FINAL AVERAGE EARNINGS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1.0% TO 2.0% OVER LAST 3 YEARS	1.5	3.1	0.4
1.5% TO 1.85% OVER LAST 5 YEARS	1.1	1.3	0.0
2.0% OVER LAST 5 YEARS	2.4	6.2	0.0
1.5% OVER LAST 10 YEARS	10.3	5.7	1.9
DIFFERENT UNIT BENEFIT FORMULA	84.7	83.7	97.7

* data represent only employees eligible for unit benefit coverage

TABLE 14-F

AVERAGE BEST EARNINGS FORMULAE*

AVERAGE BEST EARNINGS FORMULAE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1.0% TO 2.25% OVER 3 BEST YEARS	13.6	14.1	11.4
0.75% TO 1.85% OVER 5 BEST YEARS	15.8	17.4	12.6
2.0% OVER 5 BEST YEARS	42.5	33.8	47.6
2.25% OVER 5 BEST YEARS	4.8	4.1	2.1
OTHER	1.0	3.0	0.3
DIFFERENT UNIT BENEFIT FORMULA	22.3	27.6	26.0

* data represent only employees eligible for unit benefit coverage

TABLE 14-G

CAREER AVERAGE EARNINGS FORMULAE*

TYPE OF FORMULAE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
NON-ADJUSTED CAREER AVERAGE EARNINGS			
1.50% TO 2.25%	1.2	2.1	0.8
2.5%	0.4	0.6	10.4
ADJUSTED CAREER AVERAGE EARNINGS			
VARIOUS FORMULAE	1.1	2.1	2.5
NOT A CAREER AVERAGE EARNINGS FORMULA	97.3	95.2	86.3

* data represent only employees eligible for unit benefit coverage

TABLE 14-H

OTHER UNIT BENEFIT FORMULAE*

OTHER UNIT BENEFIT FORMULAE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PERCENT OF TOTAL CONTRIBUTION PER YEAR			
40.0%	1.9	4.5	2.5
45.0% TO 60.0%	0.0	0.1	0.5
OTHER	2.3	1.9	6.8
DIFFERENT UNIT BENEFIT FORMULA APPLIES	95.8	93.5	90.2

* data represent only employees eligible for unit benefit coverage

Contributions

Private pension plan contributions and benefits may be in addition to (stacked) or integrated with the government-sponsored pension programs, i.e. the Canada/Quebec Pension Plans. The Canada Pension Plan was instituted in 1966 and is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in the province of Quebec. Under the CPP/QPP, both the employer and the employee are required to pay 2.0% of the employee's annual earnings between the Year's Basic Exemption (YBE) and the Yearly Maximum Pensionable Earnings (YMPE). In 1988 the YBE was \$2,600 and the YMPE was \$26,500.

Stacked plans are those plans that are not directly related to the CPP/QPP, whereas integrated plans are coordinated with the CPP/QPP in terms of both contributions and benefits. These data are presented in Table 14-I.

TABLE 14-I

RELATION OF PUBLIC AND PRIVATE PENSION PLANS

RELATION OF BASIC PLAN TO C/QPP	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
BOTH CONTRIBUTIONS AND BENEFITS ARE INTEGRATED WITH C/QPP	77.0	80.3	70.1
CONTRIBUTIONS ONLY ARE INTEGRATED WITH C/QPP, BENEFITS ARE STACKED	7.0	4.6	1.0
CONTRIBUTIONS AND BENEFITS ARE STACKED	3.8	6.5	25.4
OTHER FORMULA	12.2	8.6	3.5

Employee contributions shown in the Table 14-J are based on earnings above the YMPE if the plan is integrated with CPP/QPP.

TABLE 14-J

EMPLOYEE'S RATE OF CONTRIBUTION

EMPLOYEE'S RATE OF CONTRIBUTION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
2.0% TO 4.8%	6.3	8.7	7.1
5.0%	23.3	27.7	13.6
5.5% TO 5.8%	5.4	4.7	1.7
6.0%	14.8	14.5	15.4
6.4% TO 6.9%	4.3	4.0	10.1
7.0% TO 7.5%	12.7	8.7	8.1
OTHER	0.6	0.0	1.7
NON-CONTRIBUTORY PLANS	32.6	31.7	42.3

TABLE 14-K

INTEGRATION OF BENEFITS

INTEGRATION OF BENEFITS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
BENEFITS ARE FULLY INTEGRATED WITH C/QPP	40.6	40.0	48.9
PARTIAL INTEGRATION			
19.0% TO 70.0%	4.5	9.1	0.9
STEP RATE FORMULA, PERCENTAGE UNDER THE YMPE			
0.5% TO 0.90%	1.0	0.8	0.8
1.0%	14.2	12.4	6.4
1.12% TO 1.25%	2.2	2.2	1.2
1.3%	9.0	6.2	9.1
1.4% TO 1.5%	3.2	7.4	1.5
OTHER FORMULA	4.2	4.0	0.2
BENEFITS NOT INTEGRATED	21.1	17.9	31.0

Some pension plans allow employees the option of retaining the pension contributions in the fund when they terminate employment, but if the employee opts to accept a return of contributions, this amount is often supplemented by interest payments. Data pertaining to interest on refunded contributions are identified in Table 14-L.

TABLE 14-L

INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS

RATE OF INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
3.0% TO 4.0%	18.3	13.0	18.7
5.0% TO 6.3%	2.4	3.5	2.8
7.0% TO 10.0%	6.3	6.2	11.6
VARIES ANNUALLY ACCORDING TO INVESTMENT EXPERIENCE OF FUND	19.8	23.4	12.5
BASED ON BANK RATES FOR NON-CHEQUING SAVINGS ACCOUNTS	12.0	9.0	8.3
VARIES ON ANOTHER BASIS	8.6	13.3	3.8
NON-CONTRIBUTORY PLANS	32.6	31.6	42.3

Vesting

Vesting is the assignment to an employee of the right to all or part of the employer's contribution made on the employee's behalf into the pension fund. Normally vesting comes into effect after a specified period of service and/or a specified age. Vesting provisions vary by jurisdiction and in some cases, because of recent changes to legislation, by the year in which benefits were earned. Provisions stipulate a number of years of service or plan participation, or a combination of age and service. When these criteria are met both employer's and employee's pension contributions are retained in the fund to provide the employee with a retirement income even if the employee's service is terminated before age 65. In some instances these funds may be transferred to another pension fund or a locked-in RRSP.

In many instances private pension plans have vesting formulae which improve upon the legal requirements (where legal requirements exist). Survey results reveal a variety of provisions ranging from immediate vesting to vesting after 10 years of service, and various age and service combinations. Details on vesting provisions may be found in Table 14-M.

TABLE 14-M
PROVISIONS FOR FULL VESTING

PROVISIONS FOR FULL VESTING	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
IMMEDIATE VESTING	15.6	13.0	5.2
MINIMUM SERVICE REQUIREMENT			
-2 TO 3 YEARS	24.8	28.7	32.4
-5 YEARS	21.4	18.2	17.1
-10 YEARS	23.8	16.3	29.0
MINIMUM AGE-SERVICE REQUIREMENTS			
-AGE 35 TO 40, 5 TO 10 YEARS OF SERVICE	1.2	1.6	0.5
-AGE 45, 10 YEARS OF SERVICE	7.8	9.0	12.3
PLAN PARTICIPATION OF 2 YEARS	4.6	10.5	2.1
OTHER PROVISIONS	0.8	2.7	1.4

Survey data reveal that the incidence of pension portability, a pension plan feature that allows participants to change employers and bring their credits with them, is 87.8% of the Management/Professional employees, 86.8% of the Office employees and 81.6% of the Non-Office employees.

Retirement Age

For employees in all three categories the most prevalent retirement age was found to be 65 years, at which time an immediate full pension, commensurate with earnings and service goes into effect. Full pensions may also be available to some employees who meet certain age and/or service requirements before age 65. Some plans also permit payment of an "adjusted" (i.e. reduced) pension on early termination of employment either voluntarily or due to disability. This reduced pension is usually the actuarial equivalent of the pension that has been accrued up to the date of early retirement. This recognizes the fact that contributions have not been invested long enough to yield the projected amount required to cover the employees expected life span.

Survey data reveal age 65 is the normal retirement age for 89.0% of Management/Professional employees, 92.7% of Office employees and 99.3% of Non-Office employees.

Tables 14-N through 14-P provide details relating to the provisions for voluntary early retirement.

TABLE 14-N

VOLUNTARY EARLY RETIREMENT

PROVISIONS FOR VOLUNTARY EARLY RETIREMENT	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
IMMEDIATE FULL PENSION	6.9	2.6	3.4
IMMEDIATE ADJUSTED PENSION	14.8	28.5	19.1
BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	78.3	68.9	77.5

TABLE 14-O

EARLY RETIREMENT - FULL PENSION

REQUIREMENTS FOR IMMEDIATE FULL PENSION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MINIMUM AGE			
-55 OR 60	5.8	1.1	7.9
-61 OR 62	3.6	3.4	1.3
-65	2.1	2.3	0.2
MINIMUM SERVICE			
-30 YEARS	0.2	0.2	1.8
MINIMUM AGE AND SERVICE			
-AGE 55 TO 58 AND 10 TO 35 YEARS OF SERVICE	7.9	2.9	13.3
-AGE 60 AND 2 TO 10 YEARS OF SERVICE	8.9	7.0	5.8
-AGE 60 AND 15 TO 20 YEARS OF SERVICE	12.9	9.5	3.6
-AGE 60 AND 25 TO 35 YEARS OF SERVICE	1.7	2.6	2.8
-AGE 62 AND 1 TO 35 YEARS OF SERVICE	6.4	8.7	7.2
AGE-SERVICE COMBINATION			
-75 TO 90 YEARS	8.5	6.1	2.0
AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENTS			
-75 TO 80 YEARS AND AGE 50 TO 60	5.2	2.5	0.4
-85 YEARS AND AGE 55	10.6	14.1	9.7
-85 TO 95 YEARS AND AGE 55 TO 60	5.7	5.8	8.7
CHOICE OF THE ABOVE	7.8	7.6	16.4
N/A, IMMEDIATE ADJUSTED PENSION ONLY	12.7	26.2	18.9

TABLE 14-P

EARLY RETIREMENT - ADJUSTED PENSION

REQUIREMENTS FOR IMMEDIATE ADJUSTED PENSION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
MINIMUM AGE			
-50	0.0	0.0	3.4
-55	24.1	32.1	17.5
-60	0.9	0.6	0.9
MINIMUM AGE AND SERVICE			
-AGE 50 AND 5 TO 15 YEARS	3.5	0.9	0.3
-AGE 55 AND 2 TO 4 YEARS	3.2	2.2	1.6
-AGE 55 AND 5 YEARS	15.8	15.7	15.3
-AGE 55 AND 10 YEARS	19.2	19.8	14.8
-AGE 55 TO 60 AND 10 TO 30 YEARS	9.0	11.7	16.6
AGE-SERVICE COMBINATION			
-55, 75, 78, OR 90 YEARS	1.0	0.3	1.3
AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENTS			
-65 TO 85 YEARS AND AGE 45 TO 55	2.7	2.5	6.9
MINIMUM SERVICE OF 10 YEARS	0.4	0.7	7.6
CHOICE OF THE ABOVE	11.9	6.3	10.4
OTHER	1.4	4.6	0.0
N/A, IMMEDIATE FULL PENSION ONLY	6.9	2.6	3.4

Survivors' Pension Benefits

Typically, pension plans guarantee payments during the lifetime of the pensioner with a further guarantee that if the pensioner dies before receiving pension payments for a specified number of years, payments will continue to be made to the beneficiary for the specified period of time. However, some plans offer an additional guarantee either as part of the basic plan or as an elective option whereby the employee receives a lower benefit or pays a higher contribution and pension payments continue to be paid to surviving dependents after the employee's death. Where survivors' benefits are provided as a basic feature of the plan, spouses usually receive 60% of the employees' pensions if death occurred after retirement.

In this situation children's benefits are not usually paid, but if the children are orphaned a maximum benefit of 50% of the employee's pension is most often encountered when benefits are paid to orphans. If death occurs before retirement, the spouse usually receives 50% of the pension but children or orphans benefits are not provided in as many cases. Survey data show that in organizations where a pension plan was in force, survivors' income benefits were offered either automatically or as an option in 72.6%, 67.9% and 77.1% in the Management/Professional, Office and Non-Office categories respectively. Table 14-Q provides details relating to survivors' benefits.

TABLE 14-Q

GUARANTEED MINIMUM PENSION

GUARANTEED MINIMUM PERIOD FOR PENSION BENEFITS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
AUTOMATIC GUARANTEE			
-5 YEARS	10.9	12.6	23.5
-10 TO 12 YEARS	4.3	5.7	2.3
AUTOMATIC SURVIVORS' PENSION BENEFIT AND AN AUTOMATIC GUARANTEE			
-3 YEARS	2.9	0.6	3.4
-5 YEARS	21.2	22.0	12.9
-10 YEARS	0.3	1.7	7.1
AVAILABLE AS AN OPTION	33.0	25.3	27.9
NONE	27.4	32.1	22.9

Post-Retirement Adjustments

The survey analyzed provisions in pension plans which allow for increases in pension payments to retired employees. These pension adjustments may be made according to some formula related to the rise in the Consumer Price Index. However, adjustments may also be made on an ad hoc basis where pensions are reviewed periodically and adjustments made where necessary or as an automatic arrangement according to a stated increase formula.

Survey responses show that of the employees having a unit or flat benefit pension plan, 88.2% of Management/Professional employees, 82.3% of Office employees and 66.3% of Non-Office employees were members of plans where the pension benefits had been adjusted since January 1, 1986.

It should also be noted that 0.1% of Management/Professional employees, 0.3% of Office employees and 0.3% of Non-Office employees are members of plans where no adjustment had to be made since January 1, 1986 as no employees are yet of pensionable age.

TABLE 14-R

AMOUNT OF POST-RETIREMENT ADJUSTMENT*

AMOUNT OF INCREASE SINCE JANUARY 1, 1986	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCREASE BASED ON CPI			
-1.2% TO 1.4%	5.1	2.7	3.0
-2.0% TO 2.5%	15.1	22.6	10.3
-3.1% TO 3.5%	0.8	0.8	1.7
-4.0% TO 4.7%	12.5	10.8	9.2
-5.0% TO 8.0%	2.7	2.9	1.2
-10.0% TO 11.0%	15.3	9.2	3.0
INCREASE NOT RELATED TO CPI			
-1.0% TO 2.5%	10.0	11.7	12.5
-3.0% TO 4.2%	3.3	2.1	2.8
-5.0% TO 6.0%	1.2	1.7	2.7
-8.0% TO 10.4%	0.3	0.6	0.9
VARIABLES WITH DATE OF RETIREMENT	15.2	17.5	19.8
FLAT MONTHLY DOLLAR AMOUNT			
INCREASE OF \$6 OR \$40	0.4	0.1	6.1
DOLLAR AMOUNT VARIES WITH SERVICE OR DATE OF RETIREMENT	2.4	2.8	9.3
OTHER	15.7	14.5	17.5

* data represents only employees in plans granting increases since January 1, 1986

HOURS OF WORK

HOURS OF WORK

All 149 establishments participating in the survey provided information pertaining to hours worked by full time employees in the three employee categories. In instances where hours worked vary for employees included in the same category, the hours worked by the majority of employees are reported.

Hours of work have been tabulated on a weekly basis for compressed as well as regular five days per week working patterns; they exclude unpaid meal periods but include paid rest breaks. Survey data show that 92.2% of Management/Professional employees, 92.4% of Office employees and 91.1% of Non-Office employees work five days per week. Table 15-A shows the applicable weekly hours of work for the three categories.

TABLE 15-A

HOURS OF WORK

HOURS PER WEEK	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<u>COMPRESSED WEEKLY HOURS</u>			
-35.00 HOURS	1.8	3.0	0.0
-36.00 TO 37.50 HOURS	5.0	2.9	0.6
-38.70 HOURS	0.0	0.0	0.6
-40.00 HOURS	0.0	0.0	1.2
-42.00 HOURS	0.0	0.0	2.2
-VARIABLE NUMBER OF HOURS	1.8	1.9	2.5
<u>NORMAL WEEKLY HOURS</u>			
-30.00 TO 33.75 HOURS	2.1	6.1	0.0
-35.00 HOURS	26.8	28.0	2.3
-35.60 TO 37.30 HOURS	10.9	13.2	2.3
-37.50 HOURS	25.5	29.1	13.7
-38.00 TO 39.20 HOURS	4.2	5.9	4.7
-40.00 HOURS	7.9	4.0	69.7
-42.00 HOURS	0.0	0.0	0.1
-VARIABLE NUMBER OF HOURS	14.0	5.9	0.1

Flexible and Staggered Working Hours

Flexible working hours refers to arrangements allowing employees flexibility in their starting and finishing times. Under this system there is no change in the total weekly hours worked, however, hours may be averaged over a longer period of time. The basic concept of flexible working hours is that the employee has the option of choosing starting and finishing times which may be varied from day to day. Staggered hours refers to a system which allows employees a choice of starting and finishing times. Each employee works the standard number of daily hours. Unlike the flexible hours systems, a program of staggered hours does not provide for daily variation of the schedule or for the averaging of hours. In both flexible and staggered hours systems a core period is normally specified when all employees must be present at the work place. Sixteen different core periods were specified, however, none predominated.

TABLE 15-B

FLEXIBLE/STAGGERED HOURS

TYPE OF PROVISION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FLEXIBLE HOURS - ALL EMPLOYEES	19.9	15.9	2.3
FLEXIBLE HOURS - SOME EMPLOYEES	16.1	22.8	8.6
STAGGERED HOURS - ALL EMPLOYEES	0.9	1.3	1.2
STAGGERED HOURS - SOME EMPLOYEES	6.5	8.1	2.7
BOTH FLEXIBLE AND STAGGERED HOURS	7.3	8.1	0.9
NO FLEXIBLE OR STAGGERED HOURS	49.3	43.8	84.3

Compressed Work Week

Compressed work weeks are normal work weeks of less than five days, or for shift employees, of less than five shifts per week. The employees work the same number of hours they would be working in a five day schedule, but these are compressed into a shorter period of days.

Survey analysis showed that where a compressed work week was in place, most establishments reported that their policy did not apply equally to all employees in the establishment but depended on the operational requirements of the organization concerned.

TABLE 15-C
COMPRESSED WORK WEEK

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
ALL EMPLOYEES IN A CATEGORY	10.9	9.8	5.4
SOME EMPLOYEES IN A CATEGORY	24.3	29.9	24.4
NO COMPRESSED WORK WEEK	64.8	60.3	70.2
LENGTH OF COMPRESSED WORK WEEK*			
3 DAYS PER WEEK	2.3	9.1	0.3
4 TO 4.5 DAYS PER WEEK	12.5	11.4	12.0
7 DAYS EVERY TWO WEEKS	7.5	0.0	6.6
9 DAYS EVERY TWO WEEKS	6.9	18.4	1.5
14 DAYS EVERY THREE WEEKS	14.2	7.8	8.1
19 DAYS EVERY FOUR WEEKS	7.3	4.5	5.6
VARIOUS SYSTEMS IN PLACE	49.3	48.8	65.9

* data reflect only employees with compressed work weeks

TIME AWAY FROM DUTY

PAID HOLIDAYS

PAID VACATIONS

PAID BEREAVEMENT LEAVE

PERSONAL AND PARENTAL LEAVE

PAID REST PERIODS

EDUCATIONAL LEAVE PLANS

TIME OFF FOR UNION BUSINESS

TIME AWAY FROM DUTY

PAID HOLIDAYS

Paid holidays are days of public or religious significance as well as floating holidays which may be taken at any time during the year. Also included are paid days during official plant shut-downs, which are not considered vacations, as well as any other identifiable paid holidays. The minimum number of days that employers are obliged to grant to their employees is determined by the Canada Labour Code and by provisions of the applicable provincial legislation. Normally, when a designated holiday falls on a Saturday or Sunday or an employee's normal day of rest, the legislation requires either that the employee be compensated for the day's work or that the day preceding or following the weekend or normal day of rest be granted in lieu.

All the establishments participating in the survey provided data pertaining to paid holidays.

Excluded from the Management/Professional category are 2,526 employees of one school board where a unique situation exists with regard to vacations and holidays. These employees represent 3.4% of the category.

The following tables indicate the main characteristics of paid holidays in percentages of employees.

TABLE 16-A

NUMBER OF PAID HOLIDAYS DURING 1988

NUMBER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
7 TO 9 1/2 DAYS	3.0	4.3	1.9
10 TO 10 1/2 DAYS	12.6	19.1	19.6
11 TO 11 1/2 DAYS	32.1	31.1	44.7
12 DAYS	25.8	23.0	19.2
13 DAYS	9.0	8.2	8.1
13 1/2 TO 23 DAYS	17.5	14.3	6.5

TABLE 16-B

PAID HOLIDAYS GRANTED

DESIGNATED DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
NEW YEAR'S DAY	100.0	100.0	100.0
JANUARY 2ND	22.4	21.2	19.9
HERITAGE DAY	4.7	3.1	2.9
GOOD FRIDAY	99.1	99.6	92.5
EASTER MONDAY	28.7	31.6	25.9
QUEEN'S BIRTHDAY (VICTORIA DAY)	95.4	98.6	93.2
ST. JOHN THE BAPTIST'S DAY	26.4	24.8	31.5
CANADA DAY (DOMINION DAY)	100.0	100.0	95.5
LOCAL CIVIC HOLIDAY	73.9	76.2	77.1
LABOUR DAY	100.0	100.0	100.0
THANKSGIVING DAY	100.0	100.0	95.4
REMEMBERANCE DAY	41.2	44.4	42.7
CHRISTMAS EVE			
- FULL DAY	24.1	19.9	13.1
- HALF DAY	11.0	10.0	3.9
CHRISTMAS DAY	100.0	100.0	100.0
BOXING DAY	96.2	95.3	90.1
NEW YEAR'S EVE			
- FULL DAY	25.8	19.8	14.1
- HALF DAY	4.5	5.4	2.4

Some establishments follow the policy of shutting down for a given period during the year (for example, over the Christmas period). These periods during which an establishment shuts down officially, which are not considered periods of vacation leave or floating holidays, are reported in Table 16-C.

TABLE 16-C

OFFICIAL PLANT SHUTDOWN

NUMBER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PAID LEAVE - 2 TO 3 DAYS	6.9	4.9	5.1
UNPAID LEAVE - 3 TO 20 DAYS	1.1	0.8	1.7
UNPAID LEAVE FOR INDETERMINATE SHUTDOWN PERIOD	0.1	0.1	0.3
USE ANNUAL LEAVE	5.6	4.8	9.1
USE FLOATING HOLIDAYS OR OVERTIME CREDITS	0.2	0.2	1.0
NO PLANT SHUTDOWN	86.1	89.2	82.8

Some employers reported other paid holidays which were regarded as "floating" and which could be taken at any time during the year. Details pertaining to the number of floating holidays and the percentage of employees receiving this benefit are presented in Table 16-D.

TABLE 16-D

FLOATING HOLIDAYS

NUMBER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1 DAY	29.7	27.8	25.6
2 DAYS	7.1	9.0	11.6
3 DAYS	5.1	3.6	4.5
4 DAYS	16.0	11.5	5.9
5 DAYS	1.5	1.5	5.2
6 DAYS	1.3	0.7	0.1
12 DAYS	0.2	0.5	0.6
NOT GRANTED	39.1	45.4	46.5

Analysis of survey data shows that a few establishments granted additional holidays which did not fall into the categories previously mentioned. Included in these "other holidays" are days of local significance such as Exhibition Day or May Day and some days of local religious significance.

PAID VACATIONS

The data show that all the employees included in the survey receive paid vacations; however, Management/Professional employees of one school board where a unique vacation situation prevails are excluded from this analysis. This group of elementary and secondary level teachers constitutes 3.4% of the sample population for the Management/Professional category.

Vacation plans generally follow two concepts: graduated plans whereby vacation entitlements increase with years of service, and uniform plans under which employees are granted a uniform number of days of vacation credits which do not vary by years of service. In both types of plans, however, vacation entitlements within each category may vary by the employee's position level, age upon appointment or salary grade.

Survey data reveal that the graduated plan is used by 96.5% of the establishments for the Management/Professional group, and 99.3% for the Office and Non-Office groups.

Table 17-A shows the service requirements for two, three, four, five, six or seven weeks of vacation.

TABLE 17-A

VACATION ENTITLEMENT GRADUATED TO SERVICE*

NUMBER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<hr/>			
TEN DAYS AFTER			
-1 YEAR	44.1	51.0	74.6
-OTHER	0.6	0.5	0.4
-NO 10 DAY ENTITLEMENT	55.3	48.5	25.0
<hr/>			
FIFTEEN DAYS AFTER			
-1 YEAR	36.9	28.1	16.5
-2 YEARS OR 25 MONTHS	2.9	13.1	9.6
-3 TO 5 YEARS	42.9	47.6	67.7
-OTHER	0.5	0.4	0.4
-NO 15 DAY ENTITLEMENT	16.8	10.8	5.8
<hr/>			
TWENTY DAYS AFTER			
-1 YEAR	10.2	8.3	3.5
-2 TO 4 YEARS	8.4	3.1	1.2
-5 TO 7 YEARS	5.5	10.2	9.9
-8 YEARS	8.6	10.9	8.2
-9 YEARS OR 9 YEARS AND 1 MONTH	9.6	15.7	33.2
-10 YEARS	45.5	42.7	31.7
-11 TO 20 YEARS	5.0	7.4	9.9
-VARIES	0.5	0.4	0.0
-NO 20 DAY ENTITLEMENT	6.7	1.3	2.4
<hr/>			
TWENTY-FIVE DAYS AFTER			
-5 TO 9 YEARS	3.0	2.2	2.2
-10 TO 14 YEARS	2.3	4.2	4.1
-15 YEARS	8.1	8.0	21.1
-16 YEARS	0.6	1.0	6.5
-17 YEARS	9.8	9.2	8.6
-18 YEARS	8.2	10.2	11.2
-19 YEARS	2.3	1.4	2.3
-20 YEARS	54.5	47.6	31.7
-21 TO 25 YEARS	4.5	9.0	6.1
-OTHER	0.6	0.9	1.9
-NO 25 DAY ENTITLEMENT	6.1	6.3	4.3

* data exclude employees covered by uniform number of days plans

TABLE 17-A (Cont'd)

VACATION ENTITLEMENT GRADUATED TO SERVICE*

NUMBER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
THIRTY DAYS AFTER			
-8 TO 19 YEARS	3.0	2.2	2.2
-20 YEARS	2.4	4.8	10.0
-22 TO 23 YEARS	3.6	5.1	10.9
-24 YEARS	5.3	9.2	9.0
-25 YEARS	14.5	11.4	14.8
-26 TO 29 YEARS	6.1	3.9	12.8
-30 YEARS	10.1	10.2	14.3
-32 TO 35 YEARS	1.0	1.9	1.9
-NO 30 DAY ENTITLEMENT	54.0	51.3	24.1
THIRTY-FIVE DAYS AFTER			
-19 TO 25 YEARS	2.5	1.5	2.4
-28 YEARS	0.1	1.8	6.9
-30 YEARS	4.0	4.3	12.8
-34 TO 38 YEARS	2.7	1.8	1.7
-NO 35 DAY ENTITLEMENT	90.7	90.6	76.2

* data exclude employees covered by uniform number of days plans

Analysis revealed that unique provisions exist in several establishments with respect to the allocation of additional vacation entitlement. In several cases, establishments have adopted the policy of granting long-service employees additional days of leave after specified years of service. Some establishments offer additional paid vacation for various other reasons, for example, if the employee takes a vacation in the winter or if the employee works in an isolated region or when the employee reaches a given age. Typically, this type of additional vacation entitlement is only available in the year in which it is granted and does not continue on an annual basis. The data aggregated under OTHER generally represent combinations of the other types of leave, most of which include a service factor.

TABLE 17-B

ADDITIONAL VACATION ENTITLEMENT

CONDITIONS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
IF VACATION TAKEN IN WINTER	1.3	6.9	0.9
BASED ON SENIORITY	8.7	10.0	5.0
IF LOCATED IN ISOLATED AREA	4.1	2.7	3.8
BASED ON AGE AND/OR SERVICE	7.2	7.1	15.1
OTHER	8.6	10.7	10.9
NO ADDITIONAL ENTITLEMENTS	70.1	62.6	64.3

The employees of some establishments can carry over unused vacation credits earned in one year to subsequent years. Table 17-C shows details of the maximum number of days of vacation credits that can be carried over from one year to another.

TABLE 17-C

MAXIMUM CARRY-OVER OF VACATION FROM YEAR TO YEAR

CARRY-OVER OF DAYS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
5 TO 15 DAYS	11.3	9.5	4.8
HALF-YEAR OR 1 YEAR'S CREDITS	5.1	5.5	1.0
ANY ENTITLEMENT IN EXCESS OF			
10, 15, OR 20 DAYS	20.7	15.3	5.7
MANAGEMENT DISCRETION	19.2	11.6	5.6
OTHER	4.1	6.2	4.8
NO MAXIMUM SPECIFIED	0.9	0.0	0.3
NO CARRY-OVER	38.7	51.9	77.8

PAID BEREAVEMENT LEAVE

Paid bereavement leave is time off granted to employees in the event of a death in the family. Some plans specify that the time off will only be granted if the employee attends the funeral or is involved in matters pertaining to funeral arrangements. Special bereavement credits may sometimes be provided or earned, or sick leave credits may be utilized. Analysis of the survey results indicates that when paid leave is granted, three days is the most common duration of the leave. Table 18-A provides a summary of the survey findings.

TABLE 18-A
PAID BEREAVEMENT LEAVE

NUMBER OF WORKING DAYS GRANTED FOR THE DEATH OF A	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
SPOUSE			
-3 DAYS	67.6	78.8	79.6
-5 DAYS	16.6	13.8	17.6
-OTHER	15.8	7.4	2.8
COMMON-LAW SPOUSE			
-3 DAYS	63.5	74.8	77.5
-5 DAYS	16.5	13.7	17.6
-OTHER	20.0	11.5	4.9
CHILD			
-3 DAYS	67.7	79.2	82.6
-5 DAYS	16.5	13.4	14.6
-OTHER	15.8	7.4	2.8
PARENT			
-3 DAYS	76.2	87.4	92.1
-5 DAYS	10.8	5.9	5.8
-OTHER	13.0	6.7	2.1
BROTHER OR SISTER			
-3 DAYS	77.0	86.8	94.4
-5 DAYS	7.1	5.6	2.5
-DISCRETIONARY	7.6	3.1	0.3
-OTHER	8.3	4.5	2.8
MOTHER/FATHER IN-LAW			
-1 DAY	7.0	7.0	3.7
-3 DAYS	67.5	75.4	89.9
-5 DAYS	7.1	5.6	2.3
-DISCRETIONARY	13.8	9.8	2.0
-OTHER	4.6	2.2	2.1

TABLE 18-A (Cont'd)
PAID BEREAVEMENT LEAVE

NUMBER OF WORKING DAYS GRANTED FOR THE DEATH OF A	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<hr/>			
BROTHER/SISTER IN-LAW			
-1 DAY	19.5	22.1	24.5
-3 DAYS	35.8	43.0	45.5
-DISCRETIONARY	20.9	18.1	3.3
-OTHER	15.2	10.2	4.6
-NOT GRANTED	8.6	6.6	22.1
<hr/>			
SON/DAUGHTER IN-LAW			
-1 DAY	14.4	14.3	11.0
-3 DAYS	32.4	34.5	40.2
-DISCRETIONARY	22.8	21.2	4.4
-OTHER	19.9	19.4	4.9
-NOT GRANTED	10.5	10.6	39.5
<hr/>			
GRANDPARENT			
-1 DAY	21.7	20.6	21.7
-3 DAYS	40.8	48.5	49.1
-DISCRETIONARY	17.6	12.0	3.7
-OTHER	16.1	16.3	5.4
-NOT GRANTED	3.8	2.6	20.1
<hr/>			
GRANDCHILD			
-1 DAY	18.2	17.3	19.1
-3 DAYS	31.2	36.6	36.0
-DISCRETIONARY	19.8	18.5	4.9
-OTHER	17.1	17.7	5.8
-NOT GRANTED	13.7	9.9	34.2
<hr/>			
OTHER RELATIVE IN EMPLOYEE'S HOUSEHOLD			
-3 DAYS	30.3	36.6	32.2
-DISCRETIONARY	39.3	35.9	15.3
-OTHER	12.8	11.8	11.9
-NOT GRANTED	17.6	15.7	40.6

PERSONAL AND PARENTAL LEAVE

A wide variety of circumstances have been grouped under the general heading of "Personal and Parental Leave". Basically, this can be broadly identified as leave for circumstances of a personal nature such as marriage, birth or adoption of a child, or domestic emergencies. Of the establishments surveyed, data reveal this type of leave is formally provided for 79.2% of Management/Professional employees, 85.9% of Office employees and 79.1% of Non-Office employees. Tables 19-A to 19-C present details of these provisions.

TABLE 19-A

PAID MARRIAGE LEAVE

NUMBER OF DAYS GRANTED	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1/2 DAY	0.6	0.5	0.3
1 DAY	4.3	8.0	3.7
2 TO 3 DAYS	5.9	7.8	1.3
5 DAYS	17.4	10.2	7.4
OTHER	4.0	1.5	0.4
NOT GRANTED	67.8	72.0	86.9

Paid Maternity Leave

Paid maternity leave is a benefit which varies from one day to 18 weeks. The Unemployment Insurance Commission permits employers to supplement UIC benefit payments so long as their policy is formalized by means of a Supplemental Unemployment Benefit Plan which is registered with Employment and Immigration Canada. Such plans allow the employer to "top-up" the UIC payments to a maximum of 95% of the employee's regular salary.

TABLE 19-B

PAID MATERNITY LEAVE

INCIDENCE & CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
GRANTED	3.3	4.0	2.5
SUPPLEMENTAL UNEMPLOYMENT BENEFIT PLAN PROVIDED	33.7	25.4	14.6
NOT GRANTED	63.0	70.6	82.9
DURATION AND RATE OF PAY WHEN SUBSIDIZED BY EMPLOYER			
- 6 WEEKS AT 60% OF SALARY	0.7	0.4	0.6
- 15 WEEKS AT 75% OF SALARY	0.6	0.5	0.3
- 15 WEEKS AT 100% OF SALARY	1.9	2.9	1.4
- % VARIES WITH SERVICE	0.1	0.2	0.2
DURATION AND RATE OF PAY WHEN SUBSIDIZED BY SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN			
- 6 WEEKS AT 95% OF SALARY	9.4	5.2	1.2
- 15 WEEKS AT 70 TO 95% OF SALARY	12.3	11.3	9.1
- 17 WEEKS AT 90% OF SALARY	0.1	0.1	0.2
- 18 WEEKS AT 85 TO 95% OF SALARY	10.9	8.0	3.3
- 20 WEEKS AT 93% OF SALARY	0.8	0.5	0.6
- OTHER	0.2	0.3	0.2
NOT GRANTED	63.0	70.6	82.9

TABLE 19-C

PAID LEAVE - ILLNESS IN THE FAMILY

NUMBER OF DAYS GRANTED	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1 DAY	4.2	3.9	0.8
2 TO 2 1/2 DAYS	6.6	8.0	7.8
3 DAYS	5.0	6.7	2.3
5 DAYS	0.6	1.2	0.6
6 DAYS	4.4	3.8	1.3
NO MAXIMUM SPECIFIED	2.2	6.7	0.2
DISCRETIONARY	28.7	19.7	6.4
OTHER	0.2	0.1	0.0
NOT GRANTED	48.1	49.9	80.6

Paid Leave - Domestic Emergencies

This type of leave is granted on a formal basis to 26.4% of Management/Professional employees, 24.2% of Office employees and 12.1% of Non-Office employees. It is granted on a discretionary basis to 39.5%, 42.2% and 17.6% of employees in the three categories respectively.

PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under formal or informal arrangements. For the establishments surveyed, data reveal rest periods are not granted to 37.2% of Management/Professional employees, 21.1% of Office employees and 10.8% of Non-Office employees. For employees who are granted rest periods the majority receive two breaks per day of 15 minutes duration.

TABLE 20-A

PAID REST PERIODS

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
GRANTED			
-ONE OF 10 OR 15 MINUTES	3.8	10.7	5.9
-TWO OF 10 OR 12 MINUTES EACH	3.4	7.4	20.3
-TWO OF 15 MINUTES EACH	37.8	43.8	47.4
-TWO OF 20 OR 25 MINUTES EACH	0.5	0.3	0.1
-DISCRETIONARY	17.2	16.4	13.9
-OTHER	0.1	0.2	1.6
REST PERIODS NOT ALLOWED	37.2	21.2	10.8

EDUCATIONAL LEAVE PLANS

Educational leave, with or without pay, is time off granted to employees in order to provide them with the opportunity to further their education through full-time studies at a recognized academic institution. Excluded from this study are: courses of less than three months duration, courses taken during off-duty hours, university co-operative plans and training or apprenticeship programs.

Formal plans exist in 39.6% of establishments in the Management/Professional category, 36.2% in the Office category and 30.7% in the Non-Office category. Typically plans specify a period of time during which the employee is ineligible for participation. Subsequent to this eligibility period employees generally are required to meet certain criteria in order to be granted education leave. Table 21-A outlines the criteria used in granting such leave.

TABLE 21-A

GRANTING OF LEAVE

CRITERIA FOR GRANTING OF LEAVE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
YEARS OF SERVICE	9.7	6.4	0.3
OPERATIONAL REQUIREMENTS	7.4	7.0	10.6
BENEFIT TO EMPLOYER	23.4	18.4	9.3
TYPE OF DEGREE SOUGHT	0.1	0.4	11.1
COMBINATION OF THE ABOVE	41.6	49.7	39.3
ALL OF THE ABOVE	10.7	5.9	6.9
DISCRETIONARY	2.1	2.0	1.7
OTHER	2.0	2.9	0.0
NO CRITERIA	3.0	7.3	20.8

In the majority of organizations only unpaid leave is granted. Table 21-B summarizes the education leave pay provisions reported in the survey.

TABLE 21-B

RATES OF PAY

RATE OF PAY WHILE ON LEAVE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FULL PAY	12.4	0.0	0.0
60% TO 80%	6.5	6.4	1.9
DISCRETIONARY	7.6	15.1	23.6
VARIABLE PAY PROVISIONS	15.5	9.6	3.0
OTHER	1.1	2.0	0.0
UNPAID LEAVE ONLY	56.9	66.9	71.5

TIME OFF FOR UNION BUSINESS

This section presents information on the provisions relating to time off and pay policies applicable to employees who are involved with a variety of union activities which require them to be away from their regular duties. Table 22-A summarizes the survey findings on pay provisions for various time-off situations. All information on this topic is based only on establishments reporting the provision of time off for union business. In the Management/Professional category, this represents 21 establishments; in the Office category, 61 establishments; and in the Non-Office category, 102 establishments.

TABLE 22-A

TIME-OFF FOR UNION BUSINESS

TIME-OFF	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<hr/>			
FOR NEGOTIATIONS			
-WITH PAY	80.2	87.0	57.6
-WITHOUT PAY	17.5	11.4	38.9
-OTHER	0.0	1.6	2.7
-NOT GRANTED	2.3	0.0	0.8
<hr/>			
TO ATTEND GRIEVANCE PROCEDURES			
-WITH PAY	82.7	80.4	66.9
-WITHOUT PAY	11.5	17.2	27.8
-VARIES WITH CIRCUMSTANCES	0.0	2.4	1.2
-NOT GRANTED	5.8	0.0	4.1
<hr/>			
TO ATTEND UNION MEETINGS			
-WITH PAY	31.9	30.7	20.1
-WITHOUT PAY	50.4	56.0	49.9
-OTHER	15.4	9.0	14.0
-NOT GRANTED	2.3	4.3	16.0
<hr/>			

TABLE 22-A (CONT.)

TIME-OFF FOR UNION BUSINESS

TIME-OFF	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
TO ATTEND UNION CONVENTIONS			
-WITH PAY	12.3	17.2	11.7
-WITHOUT PAY	58.6	76.2	79.2
-OTHER	26.8	6.0	6.8
-NOT GRANTED	2.3	0.6	2.3
TO ATTEND UNION COURSES			
-WITH PAY	5.1	12.4	6.4
-WITHOUT PAY	82.9	63.4	65.4
-VARIES WITH CIRCUMSTANCES	0.0	9.5	2.3
-NO SUCH COURSES HELD	12.0	11.7	10.7
-NOT GRANTED	0.0	3.0	15.2

Analysis of the survey results indicates that the majority of establishments surveyed do not specify a maximum number of paid employee days to be granted in a given year.

PAY SUPPLEMENTS

OVERTIME COMPENSATION

SHIFT WORK COMPENSATION

CALL-BACK PAY

STAND-BY PAY

PAY FOR REGULARLY SCHEDULED
WEEKEND WORK

ACTING PAY

PAY SUPPLEMENTS

OVERTIME COMPENSATION

Overtime compensation is defined as a formal policy of pay or time off for work performed in excess of the standard daily or weekly hours of work. Compensation for overtime worked is almost universal for employees in the Office and Non-Office categories. For personnel in the Management/Professional category, however, survey responses reveal that 50.9% were not compensated for overtime worked. Table 23-A provides information on the incidence and characteristics of overtime compensation broken down into the three employee categories studied.

TABLE 23-A

OVERTIME COMPENSATION

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
OVERTIME COMPENSATED			
ALL EMPLOYEES	6.5	90.7	99.7
SOME EMPLOYEES	41.9	9.1	0.3
OVERTIME NOT COMPENSATED	0.7	0.0	0.0
NO OVERTIME WORKED	50.9	0.2	0.0

The most common basis of eligibility for overtime compensation in the Management/Professional category was found to be position level.

Where overtime is compensated, some establishments have a policy whereby the employee has the option of taking compensation for time worked in excess of normal hours either in the form of cash or time off in lieu. The following table shows the form of compensation received for overtime.

TABLE 23-B

FORM OF OVERTIME COMPENSATION

FORMS OF COMPENSATION	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
CASH ONLY	13.7	28.6	68.9
LEAVE ONLY	4.1	3.6	0.0
CHOICE OF CASH OR LEAVE	80.8	62.2	28.0
COMBINATION OF CASH AND LEAVE	1.4	5.6	3.1

TABLE 23-C

LEAVE AS OVERTIME COMPENSATION

RATE OF COMPENSATION WHEN TAKEN AS LEAVE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
STRAIGHT TIME	19.1	23.0	8.0
TIME AND A HALF	31.9	10.1	2.5
DOUBLE TIME	0.5	13.9	8.0
VARIES ACCORDING TO APPLICABLE OVERTIME RATES	34.6	18.9	11.1
VARIES ON ANOTHER BASIS	0.2	5.4	1.5
N/A, CASH ONLY	13.7	28.7	68.9

TABLE 23-D

RATE OF OVERTIME COMPENSATION

RATE OF PAY FOR OVERTIME	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<hr/>			
ON A NORMAL WORKING DAY			
1T FOR ALL HOURS	9.2	0.0	0.0
1.5T FOR ALL HOURS	63.8	52.2	55.1
2T FOR ALL HOURS	1.0	14.6	13.3
1.5T THEN 2T AFTER 3 HOURS	11.4	5.1	9.4
1.5T THEN 2T AFTER 4 HOURS	0.6	3.1	12.7
OTHER BASIS	11.6	21.6	9.5
LEAVE ONLY	2.4	3.4	0.0
<hr/>			
ON THE FIRST DAY OF REST			
1T FOR ALL HOURS	9.0	1.9	0.0
1.5T FOR ALL HOURS	70.8	56.9	56.5
2T FOR ALL HOURS	2.4	22.2	17.4
1.5T THEN 2T AFTER 8 HOURS	0.9	1.3	13.6
OTHER BASIS	14.5	14.3	12.5
LEAVE ONLY	2.4	3.4	0.0
<hr/>			
ON THE SECOND DAY OF REST			
1T FOR ALL HOURS	9.0	1.9	0.0
1.5T FOR ALL HOURS	59.2	30.0	31.0
2T FOR ALL HOURS	18.1	51.3	61.9
OTHER BASIS	11.3	8.9	6.7
LEAVE ONLY	2.4	3.4	0.0
NO OVERTIME WORKED ON SECOND DAY OF REST	0.0	4.5	0.4
<hr/>			
ON A HOLIDAY WHICH FALLS ON A NORMAL WORKING DAY NORMAL DAY'S PAY OR ANOTHER DAY OFF PLUS:			
1/2T FOR ALL HOURS	19.4	0.0	0.0
1T FOR ALL HOURS	8.0	0.7	0.4
1.5T FOR ALL HOURS	40.0	46.4	41.8
2T FOR ALL HOURS	11.9	39.6	37.7
1.5T THEN 2T AFTER 8 HOURS	5.6	0.7	9.4
OTHER BASIS	9.8	4.5	10.7
LEAVE ONLY	3.8	3.1	0.0
NO OVERTIME WORKED ON HOLIDAYS	1.5	5.0	0.0
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SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Survey replies showed that the incidence of shift work was most prevalent in the Non-Office category and also that a majority of these employees were compensated in the form of premium pay.

TABLE 24-A

SHIFT WORK COMPENSATION

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
SHIFT WORK COMPENSATED	32.8	72.4	95.4
SHIFT WORK NOT COMPENSATED	20.6	12.3	1.9
NO SHIFT WORK	46.6	15.3	2.7

TABLE 24-B

COMPENSATION FORMULA AND RATE OF PREMIUM

EVENING SHIFT	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PERCENT OF SALARY			
-3% TO 5%	10.7	2.7	4.5
-6% TO 8%	4.9	2.4	0.0
-10% TO 15%	1.8	7.2	1.6
BUILT INTO SALARY	28.7	18.1	1.4
DOLLARS PER WEEK			
-\$10.00 TO \$25.00	8.3	5.1	0.0
DOLLARS PER SHIFT			
-\$1.20 TO \$3.52	9.4	6.0	1.7
-\$3.80 TO \$8.00	2.0	6.4	0.9
-\$11.36 OR \$14.00	0.0	0.8	0.0
-VARIABLE DOLLAR AMOUNT	4.5	1.4	0.8
CENTS PER HOUR			
-\$0.10 TO \$0.28	0.9	0.4	11.0
-\$0.30 TO \$0.32	0.0	4.9	16.6
-\$0.35	0.0	9.8	12.4
-\$0.36 TO \$0.40	2.1	2.8	8.6
-\$0.42 TO \$0.49	1.3	8.1	12.0
-\$0.50	0.0	2.9	10.8
-\$0.55 TO \$0.69	2.9	8.2	12.0
-\$0.70	5.0	7.7	3.0
-\$0.75 TO \$0.80	4.1	3.1	0.9
-\$1.00	8.3	0.7	1.3
-VARIABLE CENTS PER HOUR	0.0	0.0	0.2
OTHER FORMULA	5.1	0.6	0.0
NO PREMIUM PAID FOR EVENING SHIFT	0.0	0.7	0.3

TABLE 24-B (CONT.)

COMPENSATION FORMULA AND RATE OF PREMIUM

NIGHT SHIFT	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PERCENT OF SALARY			
-3% TO 5%	2.7	1.4	0.3
-6% TO 8%	11.9	1.6	2.3
-10% TO 15%	2.8	9.9	3.9
BUILT INTO SALARY	28.8	18.2	1.3
DOLLARS PER WEEK			
-\$2.00 TO \$30.00	8.3	5.1	0.0
DOLLARS PER SHIFT			
-\$2.00 TO \$3.80	8.6	5.8	1.5
-\$4.00 TO \$8.00	2.7	6.6	1.1
-VARIABLE DOLLAR AMOUNT	4.5	1.4	0.8
CENTS PER HOUR			
-\$0.10 TO \$0.31	0.9	0.4	13.3
-\$0.35	0.0	11.6	11.2
-\$0.38 TO \$0.49	1.3	9.4	21.7
-\$0.50 TO \$0.57	2.1	5.8	17.5
-\$0.60 TO \$0.75	7.9	11.3	16.4
-\$0.80 TO \$1.00	12.4	8.0	4.5
-\$1.18 TO \$1.37	0.0	2.0	0.2
-VARIABLE CENTS PER HOUR	0.0	0.0	0.2
OTHER FORMULA	5.1	0.8	2.9
NO NIGHT SHIFTS WORKED	0.0	0.7	0.9

CALL-BACK PAY

Call-back pay is additional compensation provided for the recall to work of an off-duty employee. This compensation is separate and distinct from overtime compensation. Typically this benefit applies to employee groups such as nurses and engineers in the Management/Professional category; technicians in the Office category; and maintenance crews in the Non-Office category. Survey data reveal that there was no requirement for call-back work for 36.1% of the Management/Professional employees, 31.7% of the Office employees and 1.7% of the Non-Office employees. Of the establishments reporting an incidence of call-back duty a compensation policy was in place covering 44.7% of the Management/Professional employees, 82.1% of the Office employees and 92.7% of the Non-Office employees.

TABLE 25-A

MINIMUM GUARANTEED COMPENSATION FOR CALL-BACK

ON A NORMAL WORKING DAY	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
1.5 TO 2 HOURS	0.5	2.8	1.6
3.0 HOURS	27.1	10.5	3.6
4.0 HOURS	44.5	45.1	56.4
4.5 HOURS	0.6	14.3	12.7
5.0 TO 5.5 HOURS	15.5	12.3	2.9
6.0 HOURS	11.8	7.3	15.4
6.5 TO 8.0 HOURS	0.0	5.2	7.3
OTHER METHOD OF COMPENSATION	0.0	1.8	0.1
NO CALL-BACK ON A NORMAL WORKING DAY	0.0	0.7	0.0

Additional compensation is provided to cover transportation costs for 64.6% of Management/Professional employees, 38.7% of Office employees and 25.4% of Non-Office employees when they are called back to work.

On days of rest and on holidays the compensation policy for call-back is the same as on a normal working day for 95.1% of the Management/Professional employees, 83.9% of the Office employees and 86.9% of the Non-Office employees.

STAND-BY PAY

Stand-by pay is additional compensation for time when specifically designated employees are required to be available for duty outside their normal working hours. Survey findings show that there was no requirement for stand-by duty affecting 52.0% of Management/Professional employees, 65.0% of Office employees and 54.8% of Non-Office employees. Of the establishments where employees were required to work stand-by, 65.8% of Management/Professional employees, 72.1% of Office employees and 54.6% of Non-Office employees were compensated.

TABLE 26-A

COMPENSATION FOR STAND-BY ON A NORMAL WORKING DAY

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
DOLLARS AND CENTS FORMULA			
\$0.55 TO \$1.00 PER HOUR	12.5	3.8	5.7
\$1.25 TO \$2.10 PER HOUR	18.4	5.8	9.3
\$9.00 TO \$10.00 PER SHIFT	0.0	8.9	3.5
\$10.40 TO \$12.00 PER SHIFT	0.8	6.4	5.1
\$5.00 TO \$10.00 PER DAY	0.0	9.3	3.5
\$10.03 TO \$25.00 PER DAY	5.2	14.5	16.4
\$25.00 TO \$141.00 PER WEEK	3.8	1.4	3.1
OTHER DOLLAR FORMULA	8.1	12.0	0.0
HOURS OF PAY FORMULA			
1.00 HOUR PER SHIFT	5.3	7.0	6.4
1.50 HOURS PER SHIFT	29.8	14.5	4.7
1.00 TO 1.50 HOURS PER DAY	3.2	5.1	5.9
2.00 TO 3.00 HOURS PER DAY	8.1	3.1	6.3
6.00 TO 6.25 HOURS PER WEEK	2.5	6.2	19.1
6.50 TO 8.00 HOURS PER WEEK	0.0	0.0	9.5
OTHER HOURS OF PAY FORMULA	0.0	0.9	0.0
OTHER FORMULAE	2.3	0.0	0.0
NO STAND-BY ON NORMAL WORKING DAY	0.0	1.1	1.5

For 77.7% of the Management/Professional employees, 59.3% of the Office employees and 34.3% of the Non-Office employees, the compensation for stand-by on days of rest and holidays is the same as on a normal working day.

When employees on stand-by are called back to work the majority of them receive both stand-by and call-back pay. The survey results show that 65.2% of the Management/Professional employees, 66.9% of the Office employees and 74.1% of the Non-Office employees receive both types of compensation in such circumstances.

PAY FOR REGULARLY SCHEDULED WEEKEND WORK

Some employees are required to work on Saturday and/or Sunday on a regularly scheduled basis. In many instances a premium is paid to employees who work on those days. Table 27-A summarizes the survey findings in 1988.

TABLE 27-A

PAY FOR REGULARLY SCHEDULED WEEKEND WORK

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
REGULARLY SCHEDULED WEEKEND WORK COMPENSATED	17.0	26.3	44.0
REGULARLY SCHEDULED WEEKEND WORK NOT COMPENSATED	22.8	38.9	40.3
NO REGULARLY SCHEDULED WEEKEND WORK	60.2	34.8	15.7
PREMIUM RATE FOR WORK ON SATURDAY			
PERCENT OF SALARY			
-3% TO 13% FOR ALL HOURS	0.0	21.1	9.2
-25% FOR ALL HOURS	0.0	7.1	3.8
-50% FOR ALL HOURS	55.8	20.0	4.6
DOLLARS PER HOUR			
-\$0.25 TO \$0.45	0.0	1.2	1.9
-\$0.50 TO \$0.60	16.0	2.1	7.4
-\$1.10 TO \$3.00	0.0	3.0	4.4
DOLLARS PER SHIFT			
-\$6.85 TO \$7.50	7.5	3.9	1.7
OTHER FORMULA	7.5	1.5	2.3
NO PREMIUM PAID FOR SATURDAY WORK	13.2	40.1	64.7

TABLE 27-A (Cont.)

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PREMIUM RATE FOR WORK ON SUNDAY			
PERCENT OF SALARY			
-5% TO 13% FOR ALL HOURS	0.0	21.1	9.2
-50% FOR ALL HOURS	5.0	25.8	27.7
-100% FOR ALL HOURS	55.8	20.0	3.8
DOLLARS PER HOUR			
-\$0.25 TO \$0.35	0.0	1.2	15.7
-\$0.40 TO \$0.50	16.0	2.1	3.9
-\$0.75 TO \$1.00	0.0	1.3	7.5
-\$1.01 TO \$1.90	1.8	1.6	7.3
-\$2.20 TO \$4.50	0.0	4.2	4.5
DOLLARS PER SHIFT			
-\$2.80	0.0	7.0	0.0
OTHER FORMULA	13.9	11.8	20.4
NO SUNDAY WORK ON A REGULAR BASIS	7.5	3.9	0.0

Of the establishments reporting an incidence of regularly scheduled weekend work, approximately 22% report a higher premium is paid for work on a Sunday when both Saturday and Sunday are worked.

ACTING PAY

Acting pay is additional compensation received by an employee who formally assumes, for a temporary period of time, the duties and responsibilities of a position having a higher maximum rate of pay than the position held by the employee. Table 28-A shows the incidence of acting pay and the length of time an employee must perform duties at the higher level to receive additional compensation.

TABLE 28-A

ACTING PAY

INCIDENCE AND CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
INCIDENCE			
COMPENSATED	46.4	75.4	84.8
NOT COMPENSATED	44.4	20.8	12.3
NO ACTING ASSIGNMENTS	9.2	3.8	2.9
QUALIFYING PERIOD			
HALF A DAY OR LESS	0.4	2.6	7.6
1.0 WORKING DAY	20.9	25.7	14.5
2.0 TO 17.0 WORKING DAYS	12.9	29.2	2.3
20.0 WORKING DAYS	16.4	0.2	0.0
25.0 TO 30.0 WORKING DAYS	12.5	3.2	0.5
OTHER PERIOD	7.0	8.5	10.6
N/A, ADDITIONAL COMPENSATION IS			
PAID IMMEDIATELY	12.6	16.4	64.0
NO FORMAL POLICY	17.3	14.2	0.5

MISCELLANEOUS POLICIES AND PRACTICES

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

CONTINUING PART-TIME EMPLOYEES

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

Some organizations have a policy whereby a cash settlement or paid leave is granted to employees who retire or whose employment terminates owing to disability, layoff (which may or may not be the result of technological change), resignation, dismissal or death. These payments are in addition to any payment for earned vacation or accumulated sick leave credits to which the employee was entitled.

For the majority of establishments having such a policy, this cash payment or leave entitlement is based on an established formula. Survey investigation shows a variety of formulae existed but, in most cases, the amount of cash or the length of leave granted is related to the employee's length of service with the organization.

TABLE 29-A

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

INCIDENCE	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
FORMAL PLAN PROVIDED	51.9	56.7	47.3
UNWRITTEN PRACTICE ONLY	24.8	19.9	6.7
NO PLAN PROVIDED	23.3	23.4	46.0

Details pertaining to formulae for severance pay and retirement allowances follow. All percentages are based on establishments reporting formal plans only.

Resignation

Analysis of survey data reveals that approximately 97% of the establishments do not provide severance pay on resignation.

Dismissal for Cause

Survey data show that no severance pay is granted for dismissal for cause by approximately 93% of the establishments for the Management/Professional and Office categories and 96% for the Non-Office category. Various flexible policies are used by the small percentage of establishments who responded positively.

TABLE 29-B

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES FORMULAE

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
LAY-OFF DUE TO TECHNOLOGICAL CHANGE			
UNIFORM NO. OF DAYS OF PAY			
PER YEAR OF SERVICE			
-2.0 TO 6.0 DAYS	0.5	0.3	2.6
-1.0 TO 2.0 WEEKS	10.7	13.3	29.7
-0.5 TO 1.0 MONTHS	14.3	5.9	12.4
UNIFORM NO. OF DAYS OF PAY			
-2.0 OR 16.0 WEEKS	3.4	8.7	8.5
VARIABLE SEVERANCE ALLOWANCE			
BASED ON AGE, YEARS OF SERVICE OR			
SALARY GRADE, OR A COMBINATION			
OF THE ABOVE	17.6	22.5	14.3
\$180 PER YEAR OF SERVICE	0.0	0.0	0.6
OTHER FORMULA	9.9	10.3	2.4
NOT GRANTED	43.6	39.0	29.5
LAY-OFF FOR OTHER THAN TECHNOLOGICAL CHANGE, DISAPPEARANCE OF A FUNCTION DUE TO LACK OF WORK OR REORGANIZATION AND REDUNDANCIES RESULTING FROM PLANT RELOCATION OR CLOSURE			
UNIFORM NUMBER OF DAYS OF PAY			
PER YEAR OF SERVICE			
-2.0 DAYS TO 2.0 WEEKS	11.0	10.9	29.1
-0.5 TO 1.0 MONTHS	12.9	5.5	2.7
UNIFORM NO. OF DAYS OF PAY			
-2.0 OR 16.0 WEEKS	3.4	8.7	8.5
VARIABLE SEVERANCE ALLOWANCE			
BASED ON AGE, YEARS OF SERVICE			
OR SALARY GRADE OR A COMBINATION			
OF THE ABOVE	10.9	16.7	11.7
OTHER FORMULA	7.4	6.9	0.2
NOT GRANTED	54.4	51.3	47.8

TABLE 29-B (Cont'd)

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES FORMULAE

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
DEATH			
UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE			
-2.0 DAYS TO 2.0 WEEKS	4.6	2.5	4.7
UNIFORM NO. OF DAYS OF PAY			
-5.0 DAYS	0.0	0.0	0.3
-1.0 TO 6.0 WEEKS	5.9	3.5	1.7
-1.0 MONTH	4.6	4.3	2.5
VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE OR SALARY GRADE, OR A COMBINATION OF THE ABOVE	5.5	6.4	2.9
OTHER FORMULA	1.6	2.3	1.6
NOT GRANTED	77.8	81.0	86.3
RETIREMENT DUE TO DISABILITY			
UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE			
-1.0 TO 3.0 DAYS	3.7	5.0	3.7
-0.5 TO 1.0 WEEKS	2.6	5.6	3.4
UNIFORM NO. OF DAYS OF PAY			
-10.0 WEEKS OR 1 MONTH	0.2	0.2	0.6
\$20 PER YEAR OF SERVICE	5.1	2.7	1.7
VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE OR SALARY GRADE, OR A COMBINATION OF THE ABOVE	1.9	3.5	4.6
OTHER FORMULA	3.1	3.1	3.5
UNWRITTEN PRACTICE	0.1	0.0	0.3
NOT GRANTED	83.3	79.9	82.2

TABLE 29-B (Cont'd)

SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES FORMULAE

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
RETIREMENT			
UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE			
-1.0 TO 3.0 DAYS	3.8	5.2	4.0
-0.5 TO 1.0 WEEKS	4.1	8.0	3.5
UNIFORM NO. OF DAYS OF PAY			
-10.0 WEEKS OR 1.0 MONTH	1.1	1.0	0.6
\$20, \$75 OR \$100 PER YEAR OF SERVICE	5.5	5.2	4.1
VARIABLE SEVERANCE ALLOWANCE			
BASED ON AGE, YEARS OF SERVICE			
OR SALARY GRADE, OR A COMBINATION			
OF THE ABOVE	10.2	18.5	7.8
OTHER FORMULA	3.9	3.9	3.6
UNWRITTEN PRACTICE	5.8	3.3	1.8
NOT GRANTED	65.6	54.9	74.6

CONTINUING PART-TIME EMPLOYEES

For this study, continuing part-time employees are taken to mean regular staff members whose hours of work are shorter than the establishment's normal working hours. Seasonal or casual employees, e.g. summer or casual help hired for vacation periods, are excluded from this group.

It should be noted that the figures presented under "Incidence - Number" represent the total number of continuing part-time employees in establishments which indicated that such employees were present. Two establishments reported that no information was available on the number of these employees. These have been included in the "Number of Establishments" but are counted as having zero employees for tabulating the number of employees.

TABLE 30-A

CONTINUING PART-TIME EMPLOYEES

INCIDENCE - NUMBER	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
NUMBER OF ESTABLISHMENTS	32	90	46
NUMBER OF CONTINUING PART-TIME EMPLOYEES	3,537	7,796	8,929

Survey respondents were asked to report how many hours were in the normal work week for the majority of continuing part-time employees in each category. Table 30-B is a summary of these findings.

TABLE 30-B

PART-TIME EMPLOYEES - HOURS IN THE NORMAL WORK WEEK

NUMBER OF HOURS PER WEEK	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
8 TO 16 HOURS	4.7	17.7	1.4
17 TO 20 HOURS	9.2	22.5	9.6
21 TO 24 HOURS	0.1	4.3	44.6
25 TO 32 HOURS	0.1	0.3	3.7
VARIABLE HOURS	85.9	55.2	40.7

TABLE 30-C

PART-TIME EMPLOYEES - BENEFIT COVERAGE

CHARACTERISTICS	PERCENTAGE OF EMPLOYEES COVERED		
	MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
<hr/>			
LIFE, HEALTH AND SICKNESS PLANS			
SAME POLICY AS FOR FULL-TIME EMPLOYEES	65.2	30.8	19.6
DIFFERENT POLICY	15.5	55.3	62.7
NO COVERAGE	19.3	13.9	17.7
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PENSIONS			
SAME POLICY AS FOR FULL-TIME EMPLOYEES	60.9	60.0	19.2
DIFFERENT POLICY	0.1	12.9	8.7
NO COVERAGE	39.0	27.1	72.1
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OVERTIME PREMIUMS			
PAID AFTER PART-TIME HOURS WORKED	0.0	4.6	15.7
PAID AFTER FULL-TIME HOURS WORKED	57.4	84.0	71.9
OTHER	12.0	2.7	2.7
NO PROVISIONS	8.1	7.9	0.5
NO OVERTIME WORKED	22.5	0.8	9.2
<hr/>			
CASH IN LIEU OF INSURED BENEFITS FOR WHICH CONTINUING PART-TIME EMPLOYEES ARE NOT ELIGIBLE			
PAID	23.6	2.7	9.4
NOT PAID	76.4	97.3	90.6
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